



**RELATIONSHIP BETWEEN WOMEN EMPOWERMENT PROGRAMS AND  
PERFORMANCE OF THEIR AGRIBUSINESS IN KENYA, A CASE STUDY OF MERU  
GREENS HORTICULTURE IN KIRINYAGA COUNTY**

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**A RESEARCH PROJECT SUBMITTED TO THE SCHOOL OF MANAGEMENT AND  
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## **DECLARATION**

### **Declaration by the Student**

This research project is my original work and has not been presented for the award of a degree in any other University or Institution.

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This research project has been submitted for examination with my approval as the appointed University Supervisor.

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## **DEDICATION**

This project is dedicated to my Family for their encouragement and partnership.

## **ACKNOWLEDGEMENT**

The success of this study would not be possible without the Almighty God for his strength, care and sustaining me throughout the period. I wish to express my sincere gratitude to my supervisor Dr. Peter Kithae who professionally guided me through this research project. His insightful critics, scholarly comments, academic challenges and constructive dialogue are valuable and inspirational to the success of this project. Least but not last, I would wish to acknowledge the Management University of Africa for the opportunity provided and serene environment they have created for me to study and finish my course work smoothly. God bless you all.

## **ABSTRACT**

This study set out to investigate the relationship between women empowerment programs and performance of their agribusiness in Kenya. The main focus of this study was Women Farmers in Kirinyaga County and employees in the Meru Greens Horticulture located in Kirinyaga. To realise this objective, the study sought to establish the effects of skills training and development, Farm inputs provision, loan advancement and market information on the performance of women run agribusiness in Kenya. The study was descriptive in nature. The respondents in the County was divided into different categories namely, top Opinion leaders, cluster leaders and the cluster farmers. The study targeted a total of 94 respondents constituting 15 top Opinion leaders, 27 cluster leaders and 52 cluster farmers. Questionnaires were used as instrument for data collection. Data was analyzed using SPSS and the presentation done in the form of distribution tables, pie-charts and bar graphs.

The study found that training affect the performance of women run agribusiness in Kirinyaga County as indicated by 97% of the respondents. The study also found that access to quality farm inputs was a factor affecting the performance of women run agribusiness in Kirinyaga County as indicated by 98% of the respondents. It was further revealed that access to loan advancement was a major factor affecting the performance of women run agribusiness in Kirinyaga County as indicated by 99% of the respondents. The study finally found that access to market information services greatly affected the performance of women run agribusiness in Kirinyaga County as indicated by 93% of the respondents.

The study concluded that all the factors under investigation affected the performance of women run agribusiness in Kirinyaga County. The study recommended that the management of Meru Greens Horticulture ltd should create a platform in which women can be trained as well as provide supportive climate that open minds to alternative ways of thinking. The study also recommends that, the company should liaise with research institution, government and other Non-governmental Organisation so that all women farmers access quality farm inputs. Finally, it was recommended that women in Kirinyaga County should be encouraged to form self-help groups so as to access loans easily and the organisation should create awareness among women farmers on the importance of technology as a means of accessing key market information services related to their agribusinesses. The study recommended that, the same research be conducted in other Counties and additional variables should be used to carry out the research to ensure comprehensive findings on the topic.

## TABLE OF CONTENTS

DECLARATION.....	2
DEDICATION .....	3
ACKNOWLEDGEMENT .....	4
ABSTRACT .....	5
TABLE OF CONTENTS.....	VI
LIST OF TABLES.....	8
LIST OF FIGURES .....	8
LIST OF ACRONYMS AND ABBREVIATIONS .....	9
DEFINITION OF TERMS.....	11

### CHAPTER ONE

INTRODUCTION OF THE STUDY	PAGE
1.0 Introduction .....	1
1.1 Background of the Study.....	1
1.2 Problem Statement .....	3
1.3 Objectives of the Study .....	4
1.4 Research Questions .....	5
1.5 Significance of the Study .....	5
1.6 Limitations of the Study.....	6
1.7 Scope of the Study .....	6
1.8 Chapter Summary.....	7

### CHAPTER TWO

LITERATURE REVIEW	PAGE
2.0 Introduction .....	8
2.1 Review of Theoretical Literature.....	8
2.2 Emperical Literature Review.....	12
2.3 Summary of Literature Review and Research Gaps.....	21
2.4 Conceptual Framework and Chapter Summary.....	22
2.5 Operationalization of Variables.....	23

### CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY	PAGE
3.0 Introduction .....	24
3.1 Research Design .....	24

3.2 Target Population.....	24
3.3 Sample & Sampling Procedure.....	24
3.4 Data Collection Procedure .....	25
3.5 Pilot Study .....	25
3.6 Data Analysis.....	26

#### **CHAPTER FOUR**

<b>DATA ANALYSIS PRESENTATION AND INTERPRETATION</b>	<b>PAGE</b>
4.1 Introduction .....	27
4.2 Presentation of Findings .....	27
4.3 Summary of Data Analysis.....	44

#### **CHAPTER FIVE**

<b>SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS</b>	<b>PAGE</b>
5.1 Introduction .....	47
5.2 Summary of Findings .....	47
5.3 Conclusions .....	48
5.4 Recommendations.....	49
5.5 Suggestions for Further Study .....	50

#### **REFERENCES**

#### **APPENDICES**

##### **APPENDIX I** Authorization Letter

##### **APPENDIX II** Questionnaire

##### **APPENDIX III** Research Plan

	<b>LIST OF TABLES</b>	<b>PAGE</b>
<b>Table 3.1</b>	Table Showing the Research Target Population.....	24
<b>Table 3.2</b>	Table Showing the Research Study Sample Size.....	25
<b>Table 4.1</b>	Response Rate .....	27
<b>Table 4.2</b>	Distribution of the respondents by Age.....	28
<b>Table 4.3</b>	Distribution of the respondents by Level of Education.....	29
<b>Table 4.4</b>	Significance of Training on Performance of Women Run Agribusiness...	31
<b>Table 4.5</b>	Training as a Tool for the Economic Empowerment of Women in Agribusiness.....	32
<b>Table 4.6</b>	Effect of Access to Quality Farming Inputs on Performance of Women Run Agribusiness.....	33
<b>Table 4.7</b>	Access to Quality Farm Inputs as a Tool for the Economic Empowerment of Women in Agribusiness.....	35
<b>Table 4.8</b>	Whether Loans Advancement affect Performance of Women Run Agribusiness in Kirinyaga County.....	36
<b>Table 4.9</b>	Level of Agreement that Loans Advancement affects Performance of Women Run Agribusiness in Kirinyaga County.....	37
<b>Table 4.10</b>	Rating Significance of Loans Advancement on Performance of Women Run Agribusiness in Kirinyaga County.....	38
<b>Table 4.11</b>	Access to Loan Advancement as a Tool for the Economic Empowerment of Women in Agribusiness.....	38
<b>Table 4.12</b>	Whether Access to Market Information Services affects the Performance of Women Run Agribusiness in Kirinyaga County.....	39
<b>Table 4.13</b>	Extent to which Access to Market Information Services affects the Performance of Women Run Agribusiness in Kirinyaga County.....	40
<b>Table 4.14</b>	Rating Significance of Access of Market Information Services on Performance of Women Run Agribusiness in Kirinyaga County.....	41
<b>Table 4.15</b>	Access to Market Information Services as a Tool for the Economic Empowerment of Women in Agribusiness.....	42



	<b>LIST OF FIGURES</b>	<b>PAGE</b>
<b>Figure 2.1</b>	Diagram showing the relationship between independent and dependent variable.....	22
<b>Figure 4.1</b>	Distribution of the respondents by Age.....	28
<b>Figure 4.2</b>	Distribution of the respondents by Level of Education.....	29
<b>Figure 4.3</b>	Distribution of the respondents by number of years worked.....	30
<b>Figure 4.4</b>	Effects of Training on Performance of Women Run Agribusiness.....	31
<b>Figure 4.5</b>	Training as a Tool for the Economic Empowerment of Women in Agribusiness.....	32
<b>Figure 4.6</b>	Effect of Access to Quality Farming Inputs on Performance of Women Run Agribusiness.....	33
<b>Figure 4.7</b>	Level of Agreement of Access to Quality Farm Inputs on Performance of Women Agribusiness.....	34
<b>Figure 4.8</b>	Access to Quality Farm Inputs as a Tool for the Economic Empowerment of Women in Agribusiness.....	35
<b>Figure 4.9</b>	Whether Loans Advancement affect Performance of Women Run Agribusiness in Kirinyaga County.....	36
<b>Figure 4.10</b>	Level of Agreement that Loans Advancement affects Performance of Women Run Agribusiness in Kirinyaga County.....	37
<b>Figure 4.11</b>	Access to Loan Advancement as a Tool for the Economic Empowerment of Women in Agribusiness.....	39
<b>Figure 4.12</b>	Whether Access to Market Information Services affects the Performance of Women Run Agribusiness in Kirinyaga County.....	40
<b>Figure 4.13</b>	Extents to which Access to Market Information Services affects the Performance of Women Run Agribusiness in Kirinyaga County.....	41
<b>Figure 4.14</b>	Rating Significance of Access of Market Information Services on Performance of Women Run Agribusiness in Kirinyaga County.....	42
<b>Figure 4.15</b>	Access to Market Information Services as a Tool for the Economic Empowerment of Women in Agribusiness.....	43

## **LIST OF ACRONYMS AND ABBREVIATIONS**

<b>FAO:</b>	Food and Agriculture Organization
<b>ILO:</b>	International Labour Organisation
<b>KEPHIS</b>	Kenya plants Health Inspectorate Services
<b>LFIF:</b>	Long-term Investment Framework
<b>NGO:</b>	Non-Governmental Organization
<b>OECD:</b>	Organisation for Economic Co-operation and Development
<b>SDG:</b>	Sustainable Development Goals
<b>SME:</b>	Small and Medium Enterprise
<b>SSA:</b>	sub-Saharan Africa
<b>SRA</b>	Strategy for Revitalization of Agriculture
<b>UN:</b>	United Nations
<b>UNIDO:</b>	United Nations Industrial Development Organization
<b>UNESCO:</b>	United Nations Educational, Scientific and Cultural Organization
<b>UNFPA:</b>	United Nations Population Fund
<b>WEF:</b>	World Economic Forum

## **OPERATIONAL DEFINITION OF TERMS**

**Economic development** is the process by which a nation improves the economic, political, and social wellbeing of its people.

**Economic empowerment** is the capacity of women and men to participate in, contribute to and benefit from growth processes in ways which recognise the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth

**Political empowerment** means to distribute equal power and authority between men and women and creating an environment of freedom from domination and suppression

**Performance** refers to the accomplishment of a given task measured against pre-set known standards of accuracy, completeness, cost and speed.

**Programs** refers to a plan of action aimed at accomplishing a clear business objective, with details of what work is to be done, by whom, when and what means or resources will be used.

**Social development** is a process which results in the transformation of social institutions in a manner which improves the capacity of the society to fulfil its aspirations

**Social empowerment** refers to the enabling force that strengthens women's social relations and their position in social structures

## **CHAPTER ONE**

### **INTRODUCTION OF THE STUDY**

#### **1.0 Introduction**

Partner outlines study foundation. It will be formed on the basis of study background, problem statement, objectives and specific objectives of the study which will include training such as vocational training and workshops, access to farming inputs that is seeds, fertilizers and chemicals, access to loans advancement in terms of microcredits and access to market information services to enhance performance of their agribusiness. These objectives will help to formulate study research questions. It also covers significance of study and its limitation that are likely to be experienced during data collection and finally study scope.

#### **1.1 Background of the Study**

Across the different Africa regions women have stood up to take important roles in the socio-Economic development of their societies. The contribution made by African women in the provision of both financial and social facilities is equal (Abimbola, 2011).

Expanding the quantity of ladies business people associated with beginning new organizations is basic for a nation's long haul monetary development (GEM 2000). Notwithstanding their financial and pay creating exercises, ladies expect multi-faceted parts in the public arena, i.e. as provider of a family, unpaid family specialists, specialist organizations in the groups and mother/guardian of the family regardless of their imperative commitments to financial improvement; ladies experience the ill effects of different limitations, which repress them from completely understanding their potential for advancement (UNIDO, 2003).

Youth on the other hand, despite having the energy and skills have been left behind simply because they are considered young and not ready to own or rather run and manage businesses. Furthermore, policies to access capital to finance their dream enterprises are a challenge since they lack security in terms of land, property to secure these loans. The notion of youth being future leaders of tomorrow is a great obstacle too in their empowerment since most jobs and business will favour experienced individuals and neglect the young generation who are considered have nothing to offer.

In the course of recent decades, there has been critical development in help for the two ladies business enterprise advancement around the world. Advancement of ladies business

improvement constitutes a key technique for private division improvement, destitution diminishment and ladies financial strengthening. Progressively, governments, private division partners, two-sided and multilateral offices are attempting to take advantage of the capability of ladies - drove organizations as a way to financial development and occupation creation. Additionally, every one of the ventures focus on advancing ladies undertakings particularly, about a large portion of the 50 ventures offer access to credit or business organizes or have an approach advancement segment of encouraging women business start –up initiative, few include access to business premises.

In Kenya context, as of late, more prominent consideration has been centered around the advancement of sexual orientation correspondence in national and global level headed discussions, and impressive endeavors have been made to enhance the status of ladies in the public arena and advance their rights as human rights specifically. National acknowledgment and support to ladies potential have been one of the drivers of the acclaimed fast financial recuperation, regardless of the huge difficulties that the nation looked in the fallout of the 2007 post-decision brutality. In the monetary circle, ladies appreciate the privilege to property including the privilege to have arrive and different assets we set up keeping in mind the end goal to encourage ladies and youthful business visionaries to effortlessly get to credits.

For instance in Rwanda, the Women Guarantee Fund was set up in 2006 to encourage ladies business visionaries possessed SMEs without security, to get credit from business banks and small scale back foundations at reasonable terms; Women associations have additionally bolstered the advancement of smaller scale fund ventures, for example, Duterimbere's COOPEDU , and the ladies branch of the group bank, Banque populaire du Rwanda; (NISR,2012) ; National Gender Policy (2010) and the Long-term Investment Framework (LTIF) both perceive sex balance as cross-cutting issue that must be mainstreamed into all speculation programs; the Rwanda Industrial Policy (2010), the National cross-border trade strategy (2012-2017), as well as the Small and Medium Enterprise (SME) Policy (2010),.

The monetary strengthening of ladies is an essential for feasible advancement, expert poor development and the accomplishment of all the thousand years improvement Goals (MDGs, 2010). Sex equity and enabled ladies are impetuses for increasing improvement endeavors. Interests in sexual orientation uniformity yield the most astounding returns of all improvement ventures (Oecd, 2010).

## **1.2 Statement of Problem**

One billion ladies around one-seventh of the total populace can't accomplish their full monetary potential and guarantee their own prosperity, because of boundaries to entering the workforce and drawing in gainfully in the economy. Ladies monetary strengthening is tied in with furnishing ladies with assets as well as with the chances to apply assets in ways that prompt financial achievement. But this is not the case in most of the developing countries such as Kenya where women are unable to land better occupations, more choices to begin and oversee reasonable organizations, more prominent access to land, training and abilities advancement, and more chances to take an interest in basic leadership, to enhance their personal satisfaction and the personal satisfaction of their families and groups and as a result they face poverty and unemployment (World Bank, 2012).

UN Women thinks putting resources into ladies' monetary strengthening sets an immediate way towards sex equity, neediness annihilation and comprehensive financial development. It is generally perceived that ladies make gigantic commitments to economies, regardless of whether in organizations, on ranches, as business people or representatives, or by doing unpaid care work at home. In any case, they likewise remain excessively influenced by destitution, separation and abuse.

Internationally, numerous ladies are associated with business endeavors, however regularly rule in the low-salary casual segment organizations. As opposed to men, ladies are not essentially spoken to in assembling and development segments, but rather are overrepresented in the customer and retail parts (Vossenber, 2013), which are regularly less beneficial. Then again, the adolescent have insignificant access to gainful resources, for example, land, apparatus and hardware, and this thwarts their support in lucrative esteem chains.

Gender lethargy of agribusiness hatching projects may bring about monetary wastefulness and underperformance of the agribusiness part. Agribusiness brooding procedures and openings that don't consider the diverse parts of male and female chain performers in the chose esteem affix may make impediments to ladies' powerful investment in rising business openings (KIT, 2013). The World Bank expresses that unequal monetary development is 'wasteful' and prompts 'squandered HR and missed open doors for advancement'. Vossenber (2013: 4) takes note of that ladies s confront more difficulties in developing organizations

past start-up, particularly in creating nations where organizations possessed by ladies have higher leave rates than organizations claimed by men.

Given immense expenses related with business disappointment, it is important to hatch 'female undertakings from a beginning time' so as to 'give the organizations validity; improve the probability of their survival and their capacities to manufacture compelling systems and access basic assets, for example, fund'. In the event that ladies don't approach business preparing, they won't profit by new advances and compelling business administration models. Ladies business people may need business administration aptitudes and the innovation they have to drive their organizations to maximum capacity, and would thusly profit by agribusiness hatching. Notwithstanding, investigate has exhibited that, regularly, preparing on agribusiness standards does not target ladies (Silver and Ahoefa, 2009).

The study therefore sought to breach this gap by conducting a research on the relationship between women empowerment programs and how these programs can be implemented to reduce poverty and unemployment rates in agribusiness so as to lift the performance of their agribusiness.

### **1.3 General Objective of the Study**

The general objective aimed to be achieved by this research project is to establish the relationship between women empowerment programs and performance of their agribusiness in Kenya.

#### **1.3.1 Specific Objectives**

- i. To find out how training affect performance of women run agribusiness in Kenya.
- ii. To find out how access to quality farming inputs provided to Women in guided horticulture production affect performance of women run agribusiness in Kenya
- iii. To find out how loans advancement to support Women in production affect performance of women run agribusiness in Kenya.
- iv. To find out how access to Market information services affect performance of women run agribusiness in Kenya.

### **1.4 Research Questions**

- i. To what extent does training affect performance of women run agribusiness in Kenya?

- ii. How does access to quality farm inputs, (Seeds, fertilizers, and Chemicals), affect performance of women run agribusiness in Kenya?
- iii. How do Small loans affect performance of women run agribusiness in Kenya?
- iv. To what extent does Market access to information services affect performance of women run agribusiness in Kenya?

## **1.5 Significance of the study**

### **1.5.1 Management of Meru Greens Horticulture Ltd**

This study will be beneficial to all stakeholders of Meru Greens Horticulture Ltd by providing the knowledge on remedies and solutions to economic empowerment amongst its women so that stable production of raw materials for processing is maintained for the Company.

### **1.5.2 Government of Kenya**

The study will be of great importance to government of Kenya in that it will provide useful information on the status of women in regards to economic empowerment as well as provide a useful guideline for policy formulation.

### **1.5.3 Non-Governmental Organisations**

NGOs will benefit from this study because it will be a basis on which to campaign for women rights and put pressure on the government to enact further laws that enhance development of women of Kenya.

### **1.5.4 General public**

This study will also benefit civil society and development organizations in that it will provide information on the extent to which the third millennium development goal of promoting equality and gender empowerment has been achieved in Kenya. They will also be in a position to design programs and projects that will bring economic empowerment amongst women.



#### **1.5.5 Researchers and Scholars**

The study will be of significance to researchers and fellow students as it will not only fill the knowledge gap but also provide insightful information on the effects of economic empowerment amongst women in Kenya.

### **1.6 Limitations of the study**

#### **1.6.1 Nature of work**

The organization will be expected to be busy such that researcher find it difficult to collect the required information. Movement of the employees limit the time to respond effectively to the questionnaires. To overcome this limitation, the researcher will use questionnaires to collect the data. The questionnaires will be dropped and left with the respondents to fill them and picked later as agreed between researcher and the respondents.

### **1.7 Scope of the Study**

This study will be confined to Meru Greens Horticulture Ltd in Kirinyaga County. The study believes that this would give good representation to generalize the findings. This will provide adequate population and sample for the study to generate reliable results and findings. The study will be carried out during the months of August 2017 to October 2017.

### **1.8 Chapter Summary**

Part shows study background, problem statement, research objectives, study significance and study scope.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 Introduction**

Part analyses study variables. Theory underlying effects of economic empowerment amongst women in Kenya is shown.

#### **2.1 Review of Theoretical Literature.**

Women in agribusiness face various challenges in each and every day today running of their business. This section will review literature on the following empowerment programs: Training and Skills development and performance of women run agribusiness, Access to quality farm inputs and performance of women run agribusiness, Access to loan advancement schemes and performance of women run agribusiness and access to market information services and performance of women run agribusiness.

##### **2.1.1 Theoretical Framework**

The following theories will be used in this study: Sociological/Feminist theory, resource based theory and human capital theory was used to explain the relationship between the various study variables of this research paper.

##### **2.1.1.1 Sociological/Feminist Theory**

According to Beauchamp and Bowie (2004), feminist theories recognise that subordination, inequality, or oppression of women is unethical and that women deserve equal political and legal rights, whereas Kantian and utilitarian theories neglect to acknowledge the importance that morals have in the value of other's well-being and do not consider virtues (Beauchamp and Bowie, 2004). An example of the issues raised by feminist theorists is the disparity between men and women advancements and earnings. This disparity may largely result from the disadvantage of women because of family issues and the requirement for flexible schedules (Orhan and Scott, 2001). Feminist theories argue that in society, the different treatments of men and women may explain why compensation is less for women than their male counterpart's earnings (Lowrey, 2006).

Sociological theory focuses on the enabling force that strengthens women's social relations and their position in social structures. It tends to social separations existing in the general public in light of incapacity, race, ethnicity, religion, or gender empowerment. Strengthening as an approach is regularly connected with women's liberation. Extensively put, the term

strengthening is characterized as "a multi-dimensional social process that enables individuals to pick up control over their own particular lives.

From a sociological perspective, K.D. Gangrade (2001) has broadened a meaning of strengthening. He considers ladies' strengthening as "... rise to status to ladies opportunity and flexibility to create herself." Women are abused in practically every general public. Srivastava (2001) watches ladies' strengthening from the point of view of their weakness to different sorts of misuses. He conceives that it is important to "enabling ladies socially so they can split far from male control and claim uniformity with them." Health is another essential factor for accomplishing complete advancement of people. As indicated by (WHO) a positive wellbeing status is characterized as "a condition of finish physical, mental and social prosperity and not just the nonappearance of sickness or illness" (The Kurukshetra, October 2002, p. 22.). This theory is relevant for this study because it gives insights on the differences between men and women and some challenges for women who run agribusinesses sector of the economy.

#### **2.1.1.2 Resource Based Theory**

This is a model that sees resources as key to superior firm performance in gaining and sustaining its competitive advantage. Supporters contend competitive advantage sources of firms should be found. The resources discussed in this theory are of two types; Tangible resources to include land, buildings, machinery, equipment, and capital or intangible resources such as reputation and intellectual property. The intangible resources usually stay within a company and are the main sources of sustainable competitive advantage (Wiklund and Shepherd, 2003).

Lore (2007) identified sources of knowledge based resources as age, family business history, education, industry specific knowhow, entrepreneurial experience, social capital and training. He argued that sourcing business funds from traditional financial institutions is a major test for major enterprises. As such, the theoretical explanation for this phenomenon lies in financial intermediation and the problems of asymmetric information (Ahmed, 2002). In order to secure financing from financial institutions certain information about the clients must be present first basically to hedge against loss of funds and to understand client worthiness. This in turn help lenders inquire and secure information on performance of enterprise before they commit their resources to lending. This theory is relevant for this study in expounding

the various challenges women run agribusiness face in securing loans and funding from financial institution in order to improve and expand their enterprises.

### **2.1.1.3 Human Capital Theory**

Human capital is seen as group or individual dispositions of a person in the form of source knowledge and skills that reflect education and experience of the individual person. Ideally, the labour market uses those who can be sufficiently adaptable to the varied conditions so that a potential employer is attracted to the person; the better human capital of the employee, the higher appreciation of the investment of the employer.

According to Becker (1993), human capital is the main and crucial factor of wealth creation in developed countries. He continued to argue that education is an investment element which should bring higher profit to an individual (higher salary), a company (higher productivity), and society (technological progress, higher consumption) in the future. Thus Becker subsequently distinguished two types of human capital – personal and social. The social contribution is evaluated by Kuchar (2007) on the example of higher consumption of skilled labour force, which means potentially higher investments and thus stimulation of economic growth.

The theory suggests that education basically raises worker productivity by imparting useful skills and knowledge thus raising their future income earnings (Olabisi & Olagbem, 2012). The level of education and training as well as experience influences peoples choices on which sector they would invest in. with good education and training, women gain insightful knowledge and skills related to their agribusiness. Thus, this theory is important to this study in the sense that women are imparted knowledge and technical know how to manage and run their agribusiness effectively and efficiently.

### **2.1.2 Training and Performance of Women Run Agribusiness**

According to Phillips, Moos and Nieman (2014), running a business enterprise is a very risky venture particularly for women entrepreneurs who have to juggle their ways of survival in a male-dominated environment and at the same time faced by lack of education and training in business. More so, women in developing countries have remained illiterate besides living in poor communities (Ascher, 2012). According to Matiwane (2005) women in agribusiness are generally ill-equipped financially and training wise. In a study conducted by Orford, Wood, Fischer, Herrington and Segal (2003) to investigate the obstacles faced by entrepreneurs in African, the findings of the study revealed that the most recurrent weakness was lack of

education and training among entrepreneurs. According to Jalbert (2000) for the women entrepreneurs, operating a business enterprise therefore turns out to be very difficult particularly for women lacking education and skills. Based on these facts, it is apparently clear that many women entrepreneurs lack education and training which has adverse effect on their businesses.

Women entrepreneurs have in most cases been found to lack managerial skills (Itani et al. 2011). These female entrepreneurs have been found to have less knowledge and information regarding the market conditions and also lack the basic training to run their agribusinesses (Roomi et al., 2009). According to the findings of a study carried out in Nigeria, it was declared that lack of training among entrepreneurs is a major constraint as it triggers further problems leading to failure of female enterprises (Halkias, et al., 2011). It was also revealed that lack of knowledge on financial resources coupled with lack of awareness regarding the different opportunities available has worsened the situation particularly for female entrepreneurs. Even in developed countries, female entrepreneurs are still unaware of the efforts of their government to facilitate them hampering the success and effectiveness of their agribusinesses (Farr-Wharton and Brunetto, 2007).

Building up ladies' specialized and entrepreneurial aptitudes is key given the expanding sustenance requests, the changing setting of rural exchange, eccentric long haul impacts of environmental change. This puts accentuation on preparing for little scale ladies agriculturists and arrangement producers. This incorporates aptitudes to enhance efficiency, increment versatility to manage change and emergency, and encourage the broadening of employments to oversee dangers are at a premium in provincial regions. The ladies dealers do not have the capacity to meet the ever unique shipper ordered benchmarks. Most guidelines require an abnormal state of specialized and modern complexity that dominant part of ladies need to deal with their agribusiness.

## **2.2 Empirical Literature Review**

### **2.2.1 Training.**

Instruction and preparing matter for the duration of the life cycle. Access to quality instruction amid adolescence is imperative in it-self and has essential overflow impacts in breaking intergenerational destitution cycles, deferring marriage and childbearing and enhancing work showcase results sometime down the road. In any case, albeit a great many

people trust that young ladies and young men ought to have measure up to access to great instruction – as indicated by Gallup, the normal crosswise over 19 nations in sub-Saharan Africa (SSA) was 96% of every 2011 – unfair social standards and works on, including early marriage and the gendered division of family work, lessen the entrance of young ladies (OECD, 2012b; Jones et al., 2014b; Purewal and Hashmi, 2015). As indicated by Gallup, in 29 SSA nations in 2015, the normal offer of wedded young ladies matured under 18 years with an auxiliary training was 16% contrasted with 36% of unmarried girls.

Incongruities in girls' auxiliary enrolment endure; in 2012 in SSA and South and West Asia, 84 and 93 young ladies individually were selected by and large for each 100 young men (UNESCO, 2015). Sexual orientation converges with different disparities, as young ladies in the most minimal riches quintiles are regularly the to the least extent liable to ever select in school. Amid the 2000s in Niger and Guinea, roughly 70% of the poorest young ladies had never gone to class – around 10 rate focuses higher than the offer of the poorest boys (UNESCO, 2015).

Norms in any case, both large scale level and extremely useful limitations frequently hinder young ladies' participation at schools. At a full scale level, the accessibility and nature of occupations impact female work constrain investment, and by expansion, interest for female training (see Verick, 2014). At a miniaturized scale level, particular hindrances to participation incorporate an absence of family assets, establishments that are cold to young ladies who are bleeding, pregnant or have youngsters, educational module that strengthen conventional gender roles parts and an absence of female educators (see UNFPA, 2014).

Girls' entrance to training can likewise be extremely influenced by outside stuns and by monetary emergencies specifically. Amid times of national financial constriction, elementary school finishing rates are assessed to fall by 29% for young ladies contrasted and 22% for young men (Stavropoulou and Jones, 2013). Besides, emergencies and crises, particularly struggle, negatively affect young ladies' instruction, 'with 4 of the 5 nations with the biggest sexual orientation holes in training confronting war or uprising' (Nicolai et al., 2015: 9).

The hindrances to female instruction and preparing, regardless of whether foundational or briefly caused by stuns, have genuine repercussions for their prospects sometime down the road. The open door cost is huge: in low-salary nations, income every time of instruction are higher for females than guys (Patrinos and Montenegro, 2014; Peet et al., 2015). An extra

year of elementary school for young ladies can later expand compensation by around 10%, ascending to 15-25% for every additional time of auxiliary school, and almost 17% for tertiary training (Schultz, 2002; Patrinos and Montenegro, 2014, cited in Sperling et al., 2016).

Long lasting learning activities are an entrenched concentration of advancement programs, and have in this manner been liable to broad evaluation. A current survey of ladies and young ladies' monetary strengthening program assessments found that joint mediations that consolidate professional preparing with fundamental abilities (to expand learning of rights and ability to oversee challenges, including around sexual and conceptive wellbeing) can be gainful; such projects are frequently exceptionally fetched productive and can be offered adequately in an extensive variety of settings with changes in accordance with fit nearby setting (Taylor and Pereznieto, 2014).

Education is however not an end in itself unless major changes are made to the existing curricula. Kabeer (2005) gives a critique of the educational system and its role in perpetuating gender inequalities. 'The less hidden content of the educational curriculum also mirrors and legitimates wider social inequalities, denigrating physical labour and domestic activities which are largely the preserve of women . Gender stereotyping in educational modules depicts girls as latent, unobtrusive, and modest, while young men are viewed as confident, overcome, and aggressive. This strengthens conventional sexual orientation parts in the public arena, and acts to confine the sorts of fates that young ladies can envision for themselves. Policy makers frequently keep on seeing the advantages of instructing young ladies and ladies as far as enhancing family wellbeing and welfare, instead of getting ready ladies for a more equivalent place in the economy and in the public arena.

Clubs for ladies either in school or out of school - are turning into an inexorably regular way to deal with engage ladies. Projects that give fundamental abilities and professional aptitudes (money related education and resources; occupation abilities; and business help) can be sorted into two sorts: group based and focus based (Chakravarty, Haddock and Botea 2015). The people group based model for the most part includes coaches who meet routinely with a gathering of ladies much of the time over a time of months or even years, while the inside construct programs concentrate unequivocally in light of creating work related aptitudes and ordinarily utilize proficient mentors. Group based projects both give safe spaces to ladies and expect to outfit them with monetary and social resources.

Instructive achievement is, without question, the most central essential for enabling ladies in all circles of society, for without training of equivalent quality and substance to that given to young men and men, and applicable to existing learning and genuine needs, ladies can't get to generously compensated, formal segment employments, progress inside them. In addition, the hazard increments for society all in all that the up and coming age of kids will be comparatively poorly arranged. (WEF, 2005)

Ojobo (2008) noticed advantages logical from training which incorporate accompanying: upgrade of the nature of living-sustenance, wellbeing, apparel, transport, correspondence, stimulation and profitable utilization of recreation. On the off chance that by far most of our ladies are taught, their self-improvement can be upgraded surprisingly.

### **2.2.2 Access to Quality Farm Inputs.**

Women play a vital and complex part in the family; they are accountable for giving sustenance on the table, dealing with the family unit, and tending to youngsters, the wiped out, and the elderly. Thus, as per contemplates by the World Bank, country ladies are significantly more 'time poor' than men. What's more, numerous ladies in creating regions are geologically obliged to the ranges close to their homes, either by culture or by family unit obligations. Any innovation or new info that can spare ladies time, enhance ladies strategy for working in horticulture, or enable them to be effective inside their topographical requirements help ladies be more profitable, as well as be more productive and help diminish drudgery (Eyben, 2011).

Seed and planting materials are the most essential contributions to rural generation (Tschirley and Ayieko, 2008). Agricultural ranchers in the Country regularly get their seed prerequisites through two seed frameworks. There is the formal seed creation framework, which is controlled through a legislature administrative specialist; Kenya plants Health Inspectorate Services, (KEPHIS), and the casual seed framework. Access to quality and moderate seeds and planting materials is undoubtedly basic as prove by the Kenya's Strategy for Revitalization of Agriculture (SRA) report which demonstrates that one of the six exercises went for enhancing execution of the horticulture area is to enhance access to quality information sources (seeds and manures), and monetary administrations (Ministry of Agriculture 2004) to the ranchers. Seeds must be accessible at the correct time and ought to be reasonable to improve quality green creation (Nyoro and Ariga, 2004).



Labor is additionally one of the elements of creation which incorporates both physical and mental human work. In Kenya eminently, little scale green creation is a work escalated wander predominantly completed by ladies s. As per Humphrey, (2006), some agricultural create are alluring to little scale green ranchers since they are work concentrated and may to a great extent depend on family work which is less expensive. This may imply that despite the fact that by and large, the families give the work, the general expected pick up in labor reserve funds may not be sufficiently adequate to make the little scale green rancher aggressive against the huge scale agriculturist.

All things considered, work pick up as far as cost investment funds, is an imperative factor which may impact little scale agricultural rancher's monetary strengthening. To be sure amid the creation stage, there are examples when generation is high and work request is high which requires employing of additional work from outside the family which these ladies s can't manage. Hotspots for this employed work, is to a great extent from neighbouring family units or migrants from other land territories who are still ladies s. Little scale green ranchers are always looked with decision of either to work in homestead and as Christopher, (1977) watches, profit for agrarian work is regularly lower than for different areas which suggests that when there is rivalry for work between the plant creation and different parts outside the rural segment, there are high possibilities that agricultural segment will be influenced as far as the quantity of specialists willing to work in the segment. Provisions of machines and equipment to help in reducing manual work go a long way in economic empowering of women who own such small farms (FAO, 2011).

Utilization of ensured manures and agrochemicals additionally contribute essentially to the expansion of plant yield and clearly the cost of these information sources constitutes a sizable part of the cost of plant creation. An investigation by the service of horticulture in Kenya, (Ministry of Agriculture, 2010), showed that compost and agrochemical stockists referred to high expenses of these contributions as one of the imperatives prompting low stock levels and along these lines low admission by ranchers because of lacking stocks. Thus the ranchers depend on the utilization of excrements and uncertified manures which results to low generation or yield disappointment.

Pesticides, herbicides, and composts are likewise prominent advances to spare ladies time and create better yields. Send a Cow Uganda shows its recipients to make natural manures with bovine excrement and pee. The Kenyan Maize Development Program II, which utilizes the

cultivating as a privately-run company way to deal with advancement, has discovered that the arrangement of pesticides and herbicides is one of its best mediations. Notwithstanding expanding quality harvest generation, it additionally arranges for the time ladies spent weeding. Since splashing these chemicals is considered more to be a male employment, men take on as a less than dependable rule weight of product upkeep. Herbicides have particularly helped families influenced by HIV/AIDS, decreasing the concentrated work of weeding (Ministry of Agriculture, 2010).

### **2.2.3 Access to Loans Advancement and Credit Services.**

Credit, reserve funds, and advances assume a critical part in making long haul accomplishments for ladies in farming division. Microfinance is an intense apparatus to self-engage the destitute individuals particularly ladies all around and especially in creating nations. From mid 1970's, ladies developments in various nations are expanding to mitigate neediness through microfinance programs. The issue of ladies " less access to credit has been given a specific focus at First International Women Conference in Mexico in 1975. Microfinance administrations prompt ladies strengthening by affecting their basic leadership control at family unit level and their general financial status (Rehman and Khan, 2007).

Microfinance is very vital in Kenya. It has streamlined Microfinance operation through ordering a Microfinance Bill, 2006 which tries to give a legitimate structure to the segment. The attention on microfinance took after acknowledgment that open doors for formal division work were crushed while the casual area was extending (Republic of Kenya, 2006). The best test within reach in Kenya was the way that there was little interface between the casual part and the managing an account area because of insurance necessities that discouraged casual division business visionaries from looking for business bank advances.

As per World Bank, rate of unemployment for women is higher than men. They are also the lowest paid in many economies. Statistics help in giving women priority in finances because they are more disadvantaged than men. Patriarchy understanding is crucial to relation among men and women. Women and gender equality empowerment concur with political, economical and social issues. Access to credit is an essential system for diminishing Women destitution and to engage them.

Formal budgetary establishments consider loaning to ladies small companies as an exceptionally tedious and an exorbitant wander since microenterprises need legitimate

bookkeeping methods and proprietors every now and again blend their business and individual accounts, so their monetary proclamations are regularly problematic. Without access to formal money related administration, most microenterprises are constrained to raise more prominent level of their start-up capital through their own inward reserve funds and from relatives however these are constantly deficient. With the end goal for ladies to assume significant part in monetary improvement particularly in the agriculture, they should be engaged by making credit effortlessly open to fund their little green homesteads.

Objective of strengthening can be accomplished through microfinance programs that are wide based, gender centred and monetarily supportable. A gender based policy includes something beyond focusing on ladies. Making gender based strategy includes a procedure through which an establishment re-evaluates the majority of subordinate structures and suppositions about gender roles, rights and duties that have verifiably victimized ladies as borrowers and workers. Moreover, including ladies both as staff and borrowers has potential for expanded levels of monetary strengthening and money related dependability that will profit the individual, their families and groups (Mayoux, 2002)

#### **2.2.4 Access to Market Information.**

Accurate information is required by horticultural industry for planning purposes. Domestic horticulture and regional trade national statistics are not reliable. Domestic and regional trade unreliability statistics is due to lack of an effective data-capturing mechanism that monitors municipal and border trades. (Ministry of Agriculture, 2010).

Women access both local and international market very little as smallholder farmers already struggle to gain market access. In order for significant impact to be made by projects, women need to be taught marketing skills that will aid them in sales negotiation and products potential outlets need to be addressed. With market having smallholder farmers significant players, generation of income, farmers empowerment, and mutual relation is formed between buyers and farmers. (World Bank, 2006b).

Small farmers are connected to the market utilizing their groups. By pooling surpluses or assets for inputs, gatherings can make promoting methodologies and innovation accessible to its individuals, even to those with couple of assets. A variety of buyers can be reached by smallholder farmers once they establish a minimum volume of a good. Nonetheless, ventures that look to set up nourishment security or lessen ailing health, for example, the Kenya Maize

Development Program, now and again relinquished the gathering model to take a shot at the individual or family level. These ventures regularly don't look for access to extensive markets, rather concentrating on nearby markets and family unit utilization.

Men and women small farmers have problem of accessing market. To harness economic success to them, there are three basic ways to effectively do that. First, undertakings can straightforwardly arrange or make purchasers for their recipients, typically single, expansive scale purchasers. This is a prevalent technique in the global field with high-esteem harvests, like, coffee or nectar, however can likewise happen on the national level. Second is middlemen and commodity buyers negotiation teaching to beneficiaries. Method is effective at regional level and farmers' groups is not necessary. The third strategy is to cultivate more nearby market access by making neighbourhood markets purchasers for recipients. Method is similar to first but on a smaller scale (Sanford, 2014).

Market connections creation between smallholder farmers and large buyers willing to pay a higher price than local markets leads to more revenue for the women in agriculture. Market access leads also to access of extension services where women farmers are taught best practices in the growing, harvesting, and processing of marketable crops hence guaranteed quality level of the goods being marketed as well as higher returns of their produce. This in turn brings about economic empowerment of women (Simavi, 2014)

### **2.3 Summary of Literature Review and Research Gaps**

This chapter reviewed literature on the concept of women economic empowerment, training, access to quality farm inputs, access to financial loan and facilities and access to market information in affecting the economic empowerment of women. From this review a number of studies (Golla 2011; ICRW 2011; Booz 2012; Lakshman 1996; SIDA 2009) and among others have portrayed a good side of economically empowering women in the society. Demographic factors for instance training is very vital for the achievement of economic empowerment in women as revealed by (Morrison et al, 2004). Occupation and level of income of women has been painted as crucial elements affecting women empowerment.

Review of literature on how access to quality farm inputs affect the economic empowerment of women has shown that key agricultural inputs are needed in order to boost the women in meeting the quality and quantity of their produce required by the market. Economic empowerment is greatly affected by cultural norms, traditions and beliefs. There is very little

that is available about the gender roles that stimulate economic empowerment of women. In addition there is very little information available about the various farm inputs that helps empower women economically. Literature has also showed that access to financial services helps to empower women economically as revealed by (OECD, 2011) where availability of finances to women promotes the economic independence of women/youth in their households. It also reveals the barriers that women face in accessing finances, for instance husbands refusing and religious obstacles. The literature gap is manifested in the sense that very little is known of how the women who face such barriers overcome them.

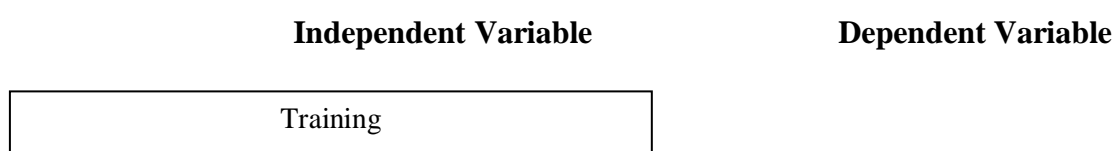
The activities of different stakeholders through provision of market information in helping empower women economically are given in the literature review. Activities of foundations for instance Equity group foundation in helping educate and empower women is discussed. The role of the government in promoting the empowerment of women is also seen. However there is a literature gap in the sense that very little is known about the failures of different stakeholders in trying to provide vital market information that will help the farmers in understanding the market so as to empower women economically. Besides little is being told of how these stakeholders address these issues. The magnitude of success of these programmes is hard to measure given the many obstacles women face in their lives especially in the rural areas due to low coverage of marketing information technologies.

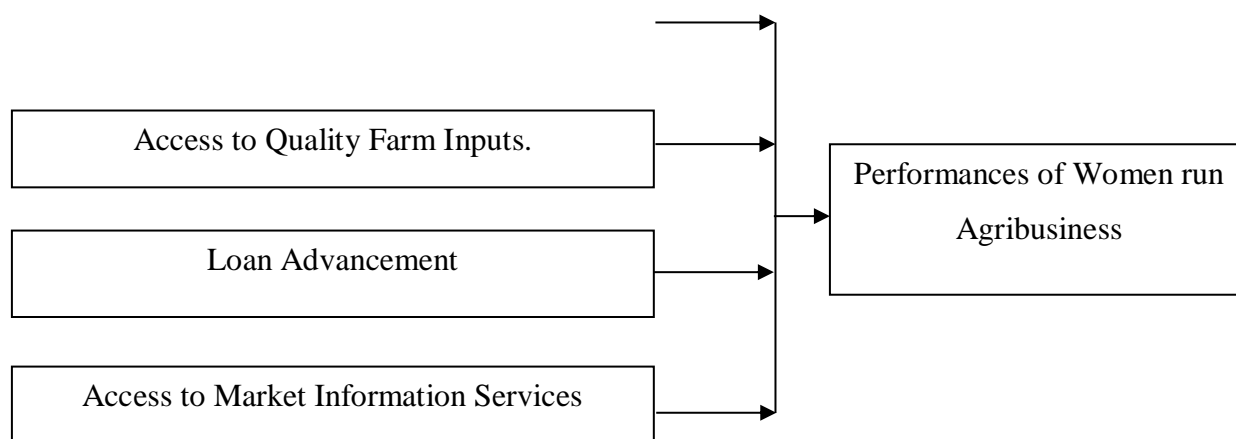
Women continue to lack access to control of resources through various factors. Cultural practices often subjugate women in the society. This is because women are viewed as being inferior to men, they are not allowed to own property and their opinions are seldom heard. Further to this the high levels of illiteracy among women especially those in Africa also contribute to low levels of economic empowerment among women. Due to this, both women lack the skills to progress in their careers hence the importance of training to equip them with necessary skills to manage their horticultural farms.

## 2.4 Conceptual Framework and Chapter Summary

The relation between dependent and independent variables are shown in following schematic diagram in figure 2.1

**Figure 2.1 Diagram of Relationship between Independent and Dependent Variables**





**Source: Author (2017)**

## **2.5 Operationalization of Variables**

### **2.5.1 Training**

Training is a program where women are equipped with knowledge and techniques of running their horticulture business in a much professional way and also to understand current technologies in operation.

### **2.5.2 Access to Quality Farm Inputs**

Access to quality farm inputs through extension programs provides various women's 's agribusiness with well researched seeds that are resistant to particular weather conditions and pests, herbicides and other chemicals to control pests and diseases so as to enhance quality and cost reduction during production.

### **2.5.3 Loan Advancement**

Loan advancement programs go a long way in assisting agribusiness owned by women to expand and increase the acreage under production thereby increasing output resulting in higher returns for the farmers.

### **2.5.4 Market information Services**

Provision of channels where market information regarding the latest technologies as well as trends in the market in order to make accurate decisions about the market will help the farmers in planning when plant what and where to marke

## **CHAPTER THREE**

### **RESEARCH DESIGN AND METHODOLOGY**

#### **3.0 Introduction**

Details of the procedures that will be used in conducting this study would be covered below in order of: research design; the population of study; sample frame; sample and sample design; data collection and data analysis methods. The chapter will conclude with substantial factors that would be considered while conducting this study.

#### **3.1 Research Design**

Review will adopt the descriptive research design, which will involve a survey on effects of economic empowerment amongst women in Kenya. This method will give an in-depth account of the various benefits or outcomes that will likely be realised if women will be economically empowered.

#### **3.2 Target Population**

The study will target 1500 Farmers of Meru Greens Horticulture Ltd situated in Kirinyaga, County. The study will focus on women on the following categories: top Opinion leaders, cluster leaders and the cluster farmers as shown in the table below:

**Table 3.1 Target Population**

<b>Group (women )</b>	<b>Target population</b>	<b>Percentage</b>
Top Opinion leaders	150	10
Cluster leaders	345	23
Cluster Farmers	1005	67
<b>Total</b>	<b>1500</b>	<b>100</b>

**Source: Author (2017)**

#### **3.3 Sample & Sampling Procedure**

A sample of 94 responders will be drawn using stratified random sampling procedures. This method is recommended when a researcher will be dealing with a population, which would be heterogeneous, because the population of interest would be divided into Top opinion leaders, cluster or group leaders and the common interest or cluster farmers. This will also

ensure that different categories of the population would be adequately represented in the sample. The sample will be as follows:

**Table 3.2: The Sampling Size**

<b>Group</b>	<b>Target Population</b>	<b>Sample size</b>	<b>Percentage</b>
Top Opinion leaders	150	15	16
Cluster Leaders	345	27	29
Cluster farmers	1005	52	55
<b>Total</b>	<b>1500</b>	<b>94</b>	<b>100</b>

**Source: Author (2017)**

### **3.4 Data Collection Procedure**

Primary data will be collected using a questionnaire covering the relationship between women empowerment programs and performance of their agribusiness in Kirinyaga County. The questionnaire will contain both structured and unstructured questions. The open-ended questions will be used to limit the respondents to given variables in which the researcher will be interested, while unstructured questions would be used in order to give the respondents room to express their views Kothari (1990).

Secondary data would be gathered from existing information from recognized sources and selection of literature that would proof essential and relevant. The data would be collected from Library textbooks, Internet, Journal and Magazines.

#### **3.4.1 Administration of Questionnaire**

The questionnaire will be administered on the particular groups of interest to gather their opinions on the effects of economic empowerment amongst women in Kenya. The questionnaires would be physically dropped in the offices of the respondents and picked after one week. The researcher will make a follow up in order to get a good response by making personal visits, telephone calls to ensure respondents fill the questionnaires. This will ensure the data collected will be a good representation of the study.

### **3.5 Pilot Study**

A pilot test involving 10 respondents was carried out to evaluate the completeness, precision, accuracy and clarity of the questions to the respondents. This will ensure the reliability of



data collection instruments used. A letter of introduction and consent form was attached to the questionnaires explaining study purpose. The questionnaire was administered to responders. It is aimed at improving the quality and efficiency of the research process. At the same time it reveals deficiencies; in the design of a proposed experiment or procedure which require finances, time and resources.

### **3.5.1 Validity**

Validity according to Gall, (2003) refers to the degree to which a test measures what it supposed to measure. To ensure validity of the research instruments to be used in collecting data, the researcher will ensure that the questionnaire would be submitted to the supervisor to check for validity and access the relevance of the questions and context of the study.

### **3.5.2 Reliability**

Reliability according to Mugenda and Mugenda (1999) will be the degree to which a research instrument would yield consistent results after repeated trials. Reliability of the questionnaires will be tested through a pilot study in which the questionnaire will be pretested to a sample group similar to the actual sample. This will be important to finding out any deficiencies in the questionnaire and rectifying them before actual questionnaire will be issued out. The random sample will ensure that all the respondents get an equal chance of participating in the final study.

### **3.7 Data Analysis**

All questionnaire forms will be collected and inspected to ensure that they would be complete and then coded. The data would then be arranged in an orderly way using tables and the frequency of responses to each question counted. The data will be analyzed using descriptive statistics such as frequency distribution tables, percentages and pie charts. Qualitative techniques will also be used to describe and communicate research findings.

## CHAPTER FOUR

### DATA ANALYSIS, PRESENTATION AND INTERPRETATION OF FINDINGS

#### 4.1 Introduction

Part shows study findings. Study purpose was determining the relation between women empowerment programs and performance of their agribusiness in Kenya, a case study of Meru Greens Horticulture in Kirinyaga County. The study targeted women on the following categories: top Opinion leaders, cluster leaders and the cluster farmers in Kirinyaga County. The findings of the study were as presented in the following sections.

#### 4.2 Presentation of Research Findings

##### 4.2.1 Quantitative Analysis

In this section, the respondents were asked questions on their age brackets, level of education, position held within the company and the duration of service they have worked with the company. This was presented in the sections below.

##### 4.2.2 Analysis of Findings

A total of 94 questionnaires were distributed to respondents. 86 questionnaires were dully filled and returned to the researcher translating to 91% while only 8 were not returned equating to 9% as shown in table 4.1

**Table 4.1 Response Rate**

Category	Frequency	Percentage
Returned	86	91
Not Returned	8	9
<b>Total</b>	<b>94</b>	<b>100</b>

**Source: Author (2017)**

Based on the analysis in table 4.1 it can be concluded that the study was successful since the overwhelming majority (91%) returned the questionnaires.

##### 4.2.3 Distribution of the respondents by Age

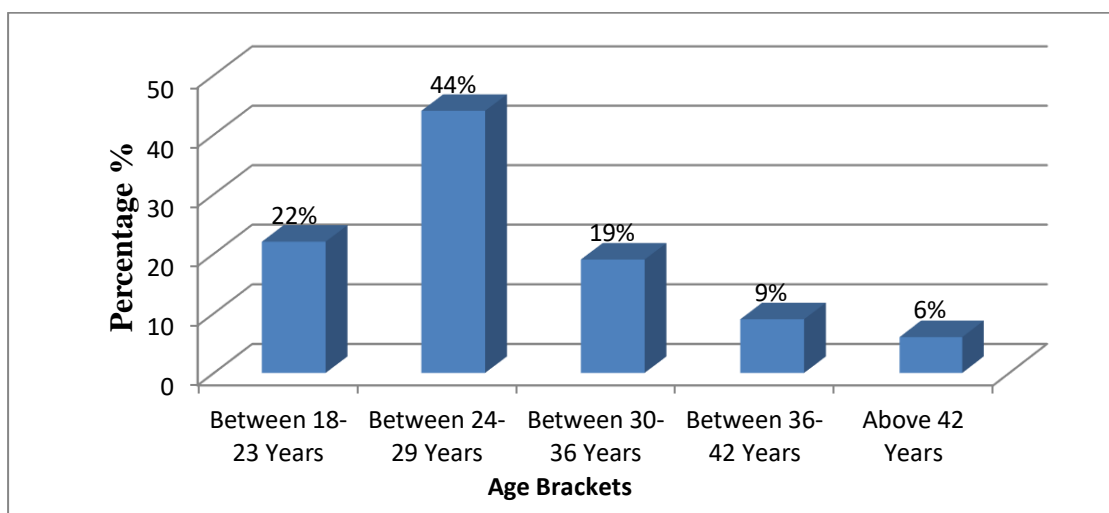
This question sought to find out from the respondents their age brackets. Table 4.2 and figure 4.1 below provides the summary of findings

**Table 4.2 Distribution of the respondents by Age**

Age Brackets	Frequency	Percentage
Between 18-23 Years	19	22
Between 24-29 Years	38	44
Between 30-36 Years	16	19
Between 36-42 Years	8	9
Above 42 Years	5	6
<b>Totals</b>	<b>86</b>	<b>100</b>

Source: Author (2017)

**Figure 4.1 Distribution of the respondents by Age**



Source: Author (2017)

In establishing the age brackets of the respondents, from table 4.2 and figure 4.1 the findings of the study revealed many responders (44%) were between 24-29 years. It was also found out that 22% of the respondents were between 18 - 23 years, 19% were aged between 30-36 years, and 9% were aged between 36 – 42 years. Only 6% of the respondents were above 42 years. From discoveries, conclusion is that many women who participated in agribusiness were between 24-29 years. This can be attributed to the fact that the young mothers at this age engage themselves in agribusiness to source income for their young families.

#### **4.2.4 Distribution of the respondents by Level of Education**

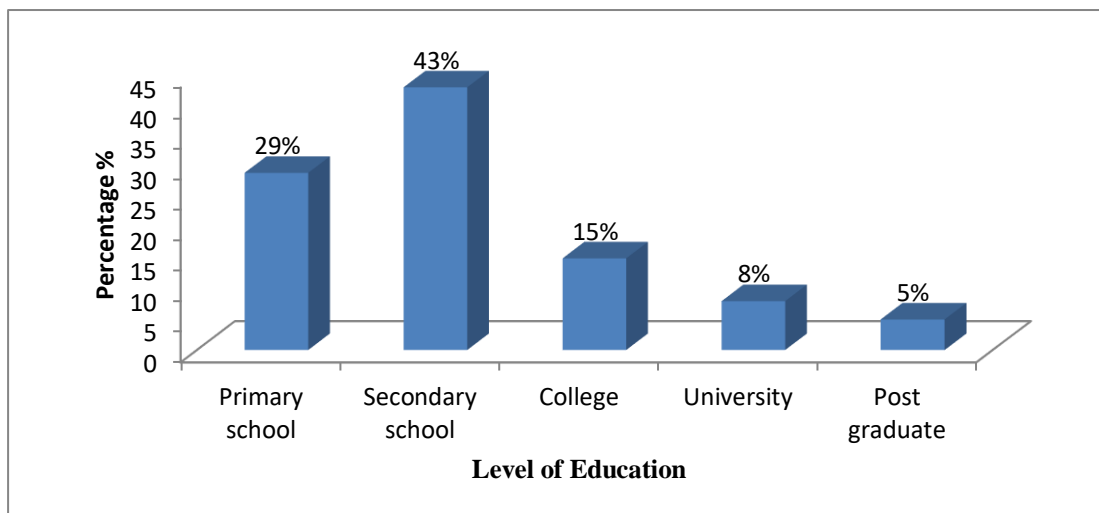
This question sought to find out from the respondents their level of education. Table 4.3 and figure 4.2 below provides the summary of findings.

**Table 4.3 Distribution of the respondents by Level of Education**

Education Level	Frequency	Percentage
Primary school	25	29
Secondary	37	43
College	13	15
University	7	8
Post-graduate	4	5
<b>Total</b>	<b>86</b>	<b>100</b>

Source: Author (2017)

**Figure 4.2 Distribution of the respondents by Level of Education**



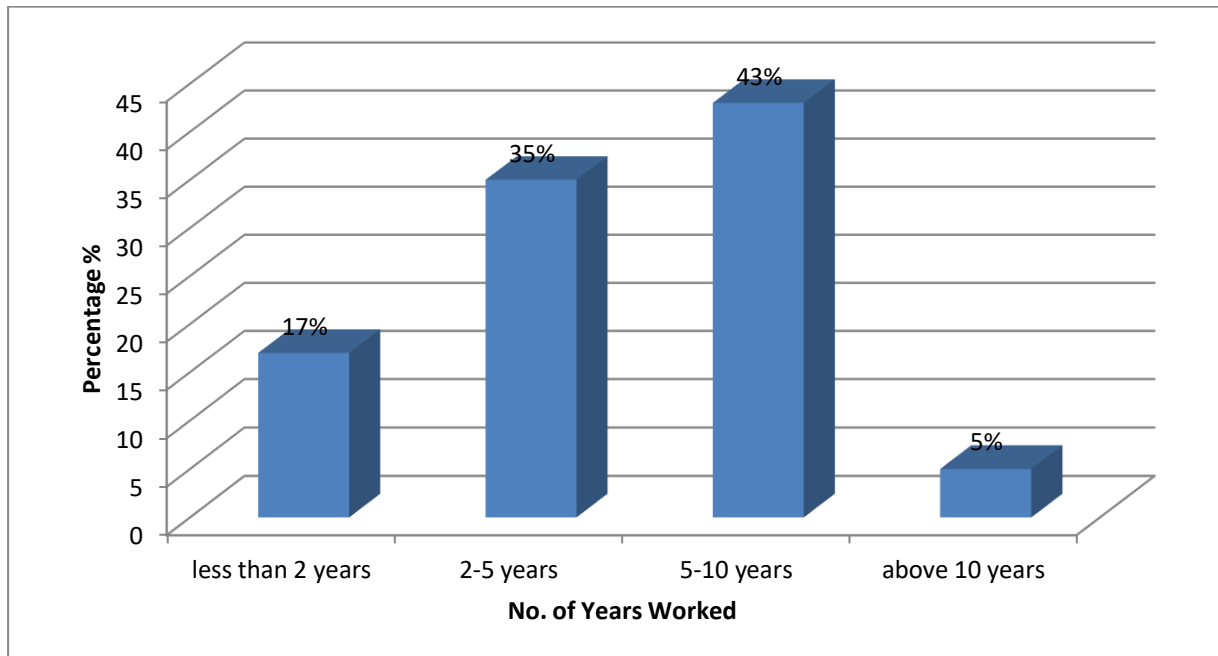
Source: Author (2017)

Table 4.3 and figure 4.2 show that many (43%) of the respondents said they were high school leavers, 29% said they were primary school leavers, 15% said they were college graduates, 8% said they were University graduates and 5% indicated that they were Post-graduates. Based on data above it can be concluded many respondents were Secondary School leavers. This could be an indicator that the organization recognizes empowerment of young youth and women from various education background and they take them through on- the job training.

#### **4.2.5 Distribution of the respondents by number of years worked**

In this question the researcher sought to establish the duration of service of respondents in the organization. The figure below shows the responses obtained from the informants about the years they have worked for Meru Greens Horticulture ltd.

**Figure 4.3 Distribution of the respondents by number of years worked**



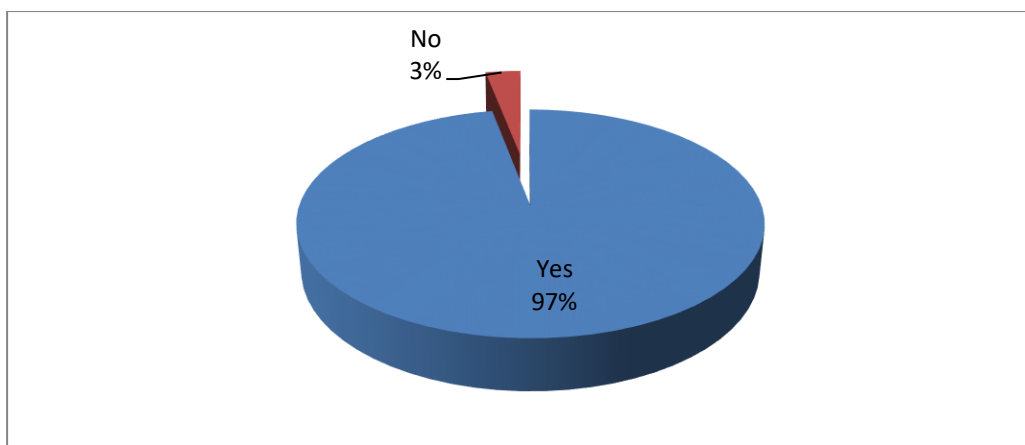
**Source: Author (2017)**

As shown in figure 4.3 above, the majority (43%) of the respondents has worked for 5-10 years, 35% have worked for 2-5 years, 17% have worked for less than 2 years and 5% have worked for 10 years and above. It can be argued that the majority of the respondents are quite experienced employees and therefore are able to understand the functioning and effectiveness of women empowerment programs in the horticulture industry.

#### **4.2.6 Effects of Training on Performance of Women Run Agribusiness**

Review sought to establish whether or not training affect performance of women run agribusiness in Kirinyaga County.

**Figure 4.4 Effects of Training on Performance of Women Run Agribusiness**



**Source: Author (2017)**

The data in table figure 4.4 indicates that the majority (97%) of respondents agreed that training affected performance of women run agribusiness and only 3% of the respondents said that training does not affect performance of women run agribusiness in Kirinyaga County.

#### **4.2.7 Rating the Significance of Training on Performance of Women Run Agribusiness**

This question established significance of training on performance of women run agribusiness. The results are as shown in table 4.4 below

**Table 4.4 Rating the significance of Training on Performance of Women Run Agribusiness**

Rating	Frequency	Percentage
Completely Significant	72	84
Significant	12	14
Not Sure	2	2
<b>Total</b>	<b>86</b>	<b>100</b>

**Source: Author (2017)**

The data table 4.4 above shows many (84%) responders rated training as completely significant, 13% rated it significant and only 2% of the respondents stated they were not sure. From the findings above, we can conclude that training is a major factor that determines the performance of most agribusinesses run by women since with training, they gain valuable knowledge of managing their business effectively.

#### **4.2.8 Training as a Tool for the Economic Empowerment of Women in Agribusiness**

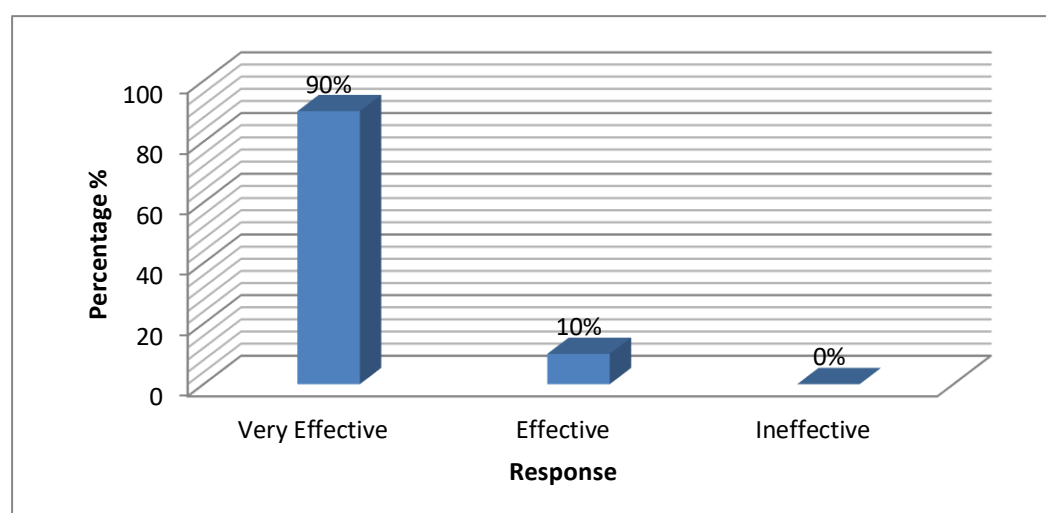
The study sought to establish how effective training as a tool is on the economic empowerment of women in agribusiness. The results were as follows:

**Table 4.5 Training as a Tool for the Economic Empowerment of Women in Agribusiness**

Response	Frequency	Percentage
Very Effective	77	90
Effective	9	10
Ineffective	0	0
<b>Total</b>	<b>86</b>	<b>100</b>

Source: Author (2017)

**Figure 4.5 Training as a Tool for the Economic Empowerment of Women in Agribusiness**



Source: Author (2017)

The data in table 4.5 and figure 4.5 indicates many (90%) responders agreed that training is very effective in empowering women economically, 10% of the respondents rated it as effective while none disapproved the effectiveness of training in changing the economic status of women. Majority argued that with training, most women get to compete in the market with their male counterparts since they poses key knowledge and skills thereby securing job opportunities and contracts. With better jobs and more contracts awarded to them, women get more income and revenue to develop themselves and that of their families hence economically empowering themselves.

#### 4.2.9 Effect of Access to Quality Farming Inputs on Performance of Women Run Agribusiness

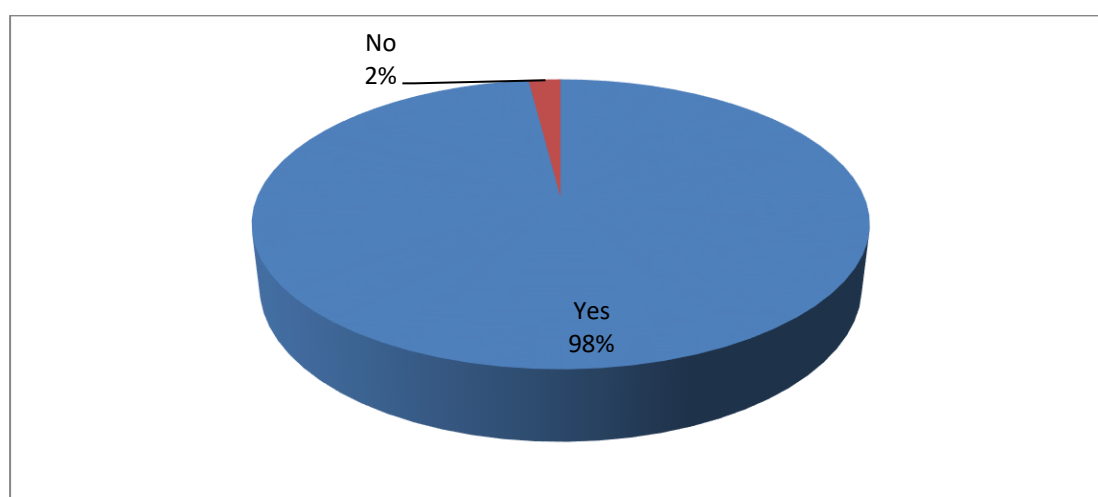
The study sought to establish whether or not skills access to quality farm inputs affects performance of women run agribusiness in Kirinyaga County.

**Table 4.6 Effect of Access to Quality Farming Inputs on Performance of Women Run Agribusiness**

Response	Frequency	Percentage
Yes	84	98
No	2	2
<b>Total</b>	<b>86</b>	<b>100</b>

Source: Author (2017)

**Figure 4.6 Effect of Access to Quality Farming Inputs on Performance of Women Run Agribusiness**



Source: Author (2017)

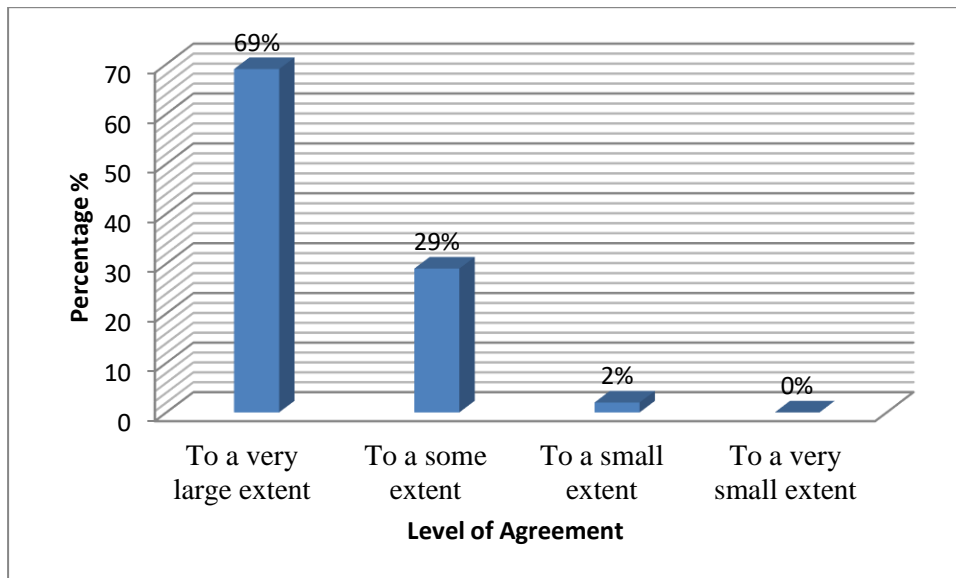
As the table 4.6 and figure 4.6 above indicate, the overwhelming majority (92%) of the respondents indicated that access to quality farming inputs affects the performance of women run agribusiness while only 2% reported that access to quality farming inputs did not affect the performance of women run agribusiness. From the above findings, it can be concluded that access to quality farm inputs is crucial towards the performance of any agribusiness and various stakeholders should invest in the provisions of such services to promote and develop the various women run agribusiness.



#### 4.2.10 Level of Agreement of Access to Quality Farm Inputs on Performance of Women Agribusiness

The researcher established degree to which the respondents agreed that access to quality farming inputs provided to Women in guided horticulture production affect performance of women run agribusiness in Kirinyaga County. The results are as per figure 4.7 below.

**Figure 4.7 Level of Agreement of Access to Quality Farm Inputs on Performance of Women Agribusiness**



**Source: Author (2017)**

As figure 4.7 above indicates, the majority (69%) of the respondents agreed to a large extent that access to quality farm inputs provided to women in guided horticulture production affect performance of women run agribusiness, while 29% agreed to some extent and only 2% agreed to a small extent. This indicates that more quality output can be achieved through provisions of such guided services by research organisations and other stakeholders.

#### 4.2.11 Access to Quality Farm Inputs as a Tool for the Economic Empowerment of Women in Agribusiness

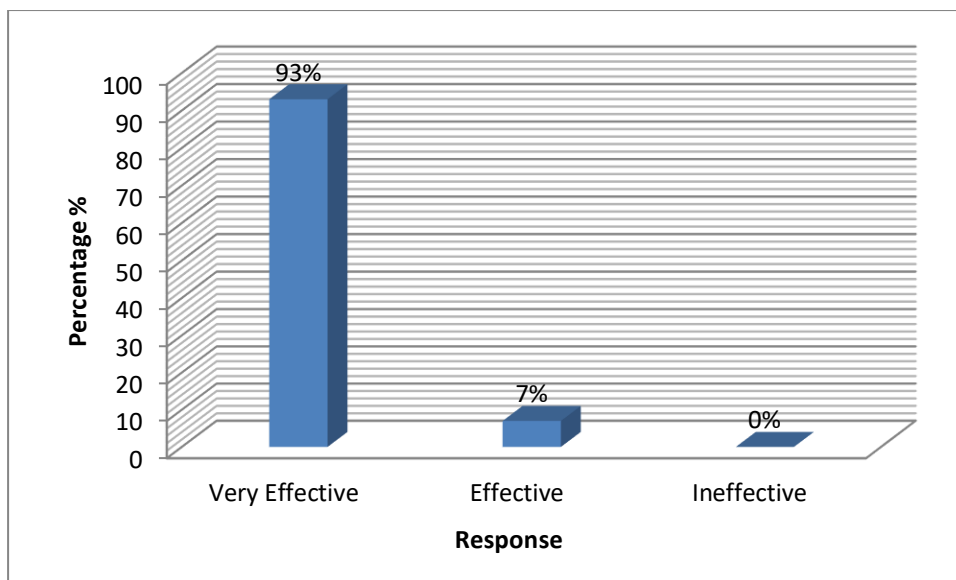
The study sought to establish how effective access to quality farm inputs as a tool is on economic empowerment of women in agribusiness. The results were as follows:

**Table 4.7 Access to Quality Farm Inputs as a Tool for the Economic Empowerment of Women in Agribusiness**

Response	Frequency	Percentage
Very Effective	80	93
Effective	6	7
Ineffective	0	0
<b>Total</b>	<b>86</b>	<b>100</b>

Source: Author (2017)

**Figure 4.8 Access to Quality Farm Inputs as a Tool for the Economic Empowerment of Women in Agribusiness**



Source: Author (2017)

From the table 4.7 and figure 4.8 above it seen that the majority (93%) of the respondents rated access to quality farm as an important tool as very effective in aiding economic empowerment of women in agribusiness while 7% rated it as effective. None of the respondents refuted the importance of access of quality farm inputs in impacting women economically. This confirms that access to quality farm is a major factor that affects the economic empowerment of women in Meru Greens Horticulture ltd.

#### **4.2.12 Whether Loans Advancement affects Performance of Women Run Agribusiness in Kirinyaga County**

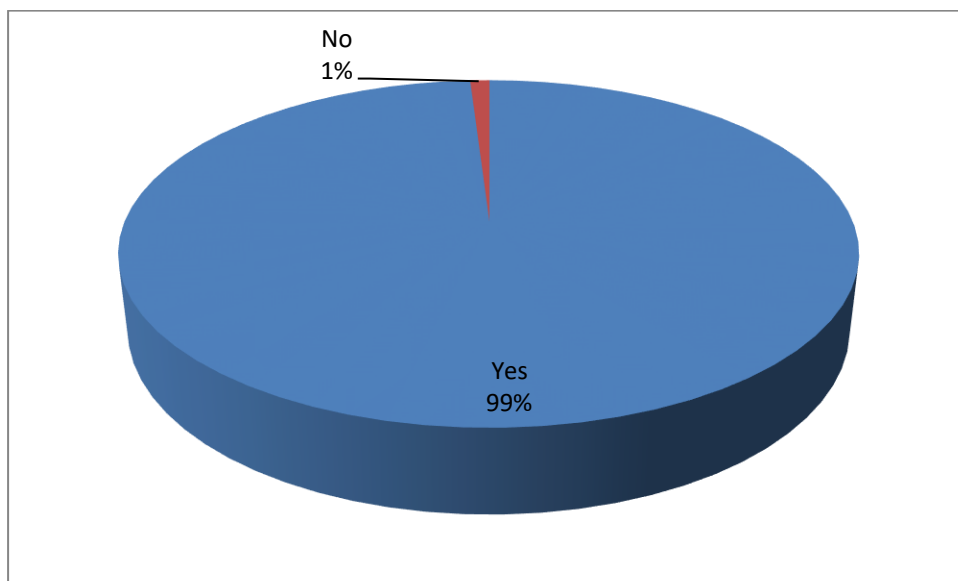
In this question the researcher sought to find out whether loans advancement to support women in production affected performance of women run agribusiness in Kirinyaga County.

**Table 4.8 Whether Loans Advancement affect Performance of Women Run Agribusiness in Kirinyaga County**

Response	Frequency	Percentage
Yes	85	99
No	1	1
<b>Total</b>	<b>86</b>	<b>100</b>

Source: Author (2017)

**Figure 4.9 Whether Loans Advancement affect Performance of Women Run Agribusiness in Kirinyaga County**



Source: Author (2017)

In table 4.8 and figure 4.9 above, 99% of the respondents confirmed that the access to loan advancement affects the performance of women run agribusiness while a meagre 1% refuted that access to loans advancement does not affect the performance of women run agribusiness.

#### 4.2.13 Level of Agreement that Loans Advancement affects Performance of Women Run Agribusiness in Kirinyaga County

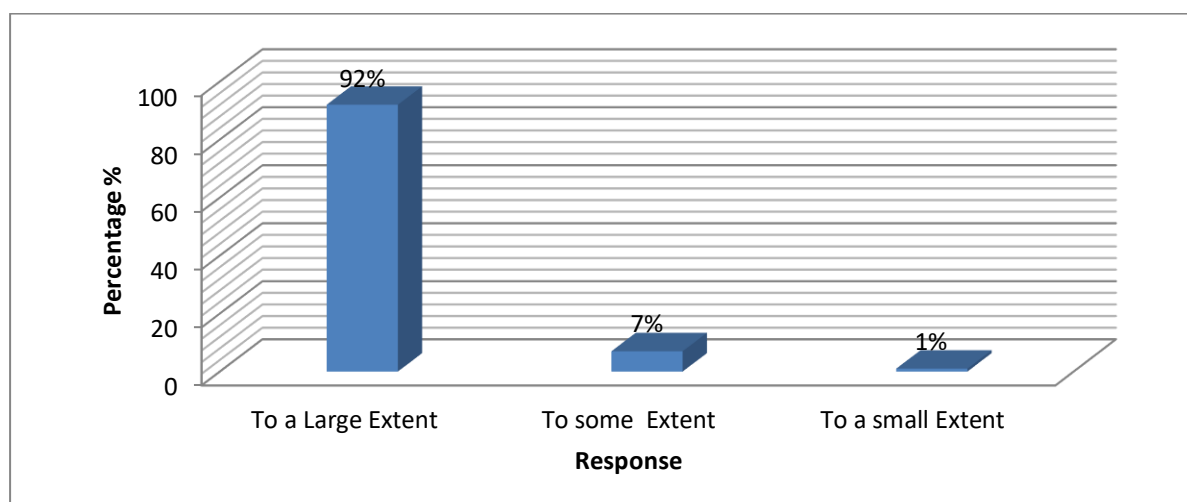
The researcher wanted to establish the extent to which the respondents agreed that loans advancement to support women in production affect performance of women run agribusiness in Kirinyaga County

**Table 4.9 Level of Agreement that Loans Advancement affects Performance of Women Run Agribusiness in Kirinyaga County**

Response	Frequency	Percentage
To a Large Extent	79	92
To some Extent	6	7
To a small Extent	1	1
<b>Total</b>	<b>86</b>	<b>100</b>

Source: Author (2017)

**Figure 4.10 Level of Agreement that Loans Advancement affects Performance of Women Run Agribusiness in Kirinyaga County**



Source: Author (2017)

Table 4.9 and figure 4.10 depicts overwhelming many (92%) responders said that they agreed to a large extent, while 7% agreed to some extent and only 1% agreed to a small extent that access to loans advancement to support women in production affect performance of women run agribusiness in Kirinyaga County.

#### **4.2.14 Rating Significance of Loans Advancement on Performance of Women Run Agribusiness in Kirinyaga County**

In this question the researcher sought to establish the significance of loans advancement to support women in production on performance of women run agribusiness in Kirinyaga County

**Table 4.10 Rating Significance of Loans Advancement on Performance of Women Run Agribusiness in Kirinyaga County**

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
Completely significant	66	77
Significant	18	21
Insignificant	2	2
<b>Total</b>	<b>86</b>	<b>100</b>

**Source: Author (2017)**

The data in table 4.10 above shows many (77%) responders rated loans advancement as completely significant in improving performance of women run agribusiness, 21% rated it as significant while only 2% rated it as insignificant. From the above findings, it can be concluded that majority of respondents recognize and appreciate the importance of loans and other financial services in propelling their agribusinesses to a higher level of performance.

#### **4.2.15 Access to Loan Advancement as a Tool for the Economic Empowerment of Women in Agribusiness**

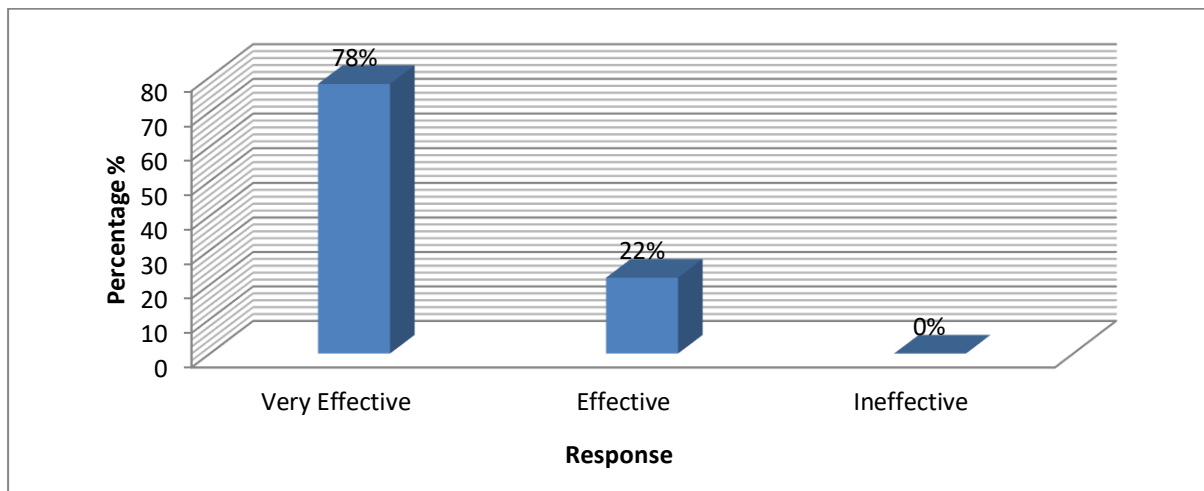
The study sought to establish how effective access to loan advancement as a tool is on economic empowerment of women in agribusiness. The results were as follows:

**Table 4.11 Access to Loan Advancement as a Tool for the Economic Empowerment of Women in Agribusiness**

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
Very Effective	67	78
Effective	19	22
Ineffective	0	0
<b>Total</b>	<b>86</b>	<b>100</b>

**Source: Author (2017)**

**Figure 4.11 Access to Loan Advancement as a Tool for the Economic Empowerment of Women in Agribusiness**



**Source: Author (2017)**

From table 4.11 and figure 4.11 it can be seen many (78%) responders rated loan advancement as very effective in empowering women economically, while 22% rated it as effective and none of the respondents rated it as ineffective. From the above findings, if women access loan and other financial services inform of incentives and other coupons, more women will get financial muscles to empower themselves economically hence more revenue will flow in the economy.

#### **4.2.16 Whether Access to Market Information Services affects the Performance of Women Run Agribusiness in Kirinyaga County**

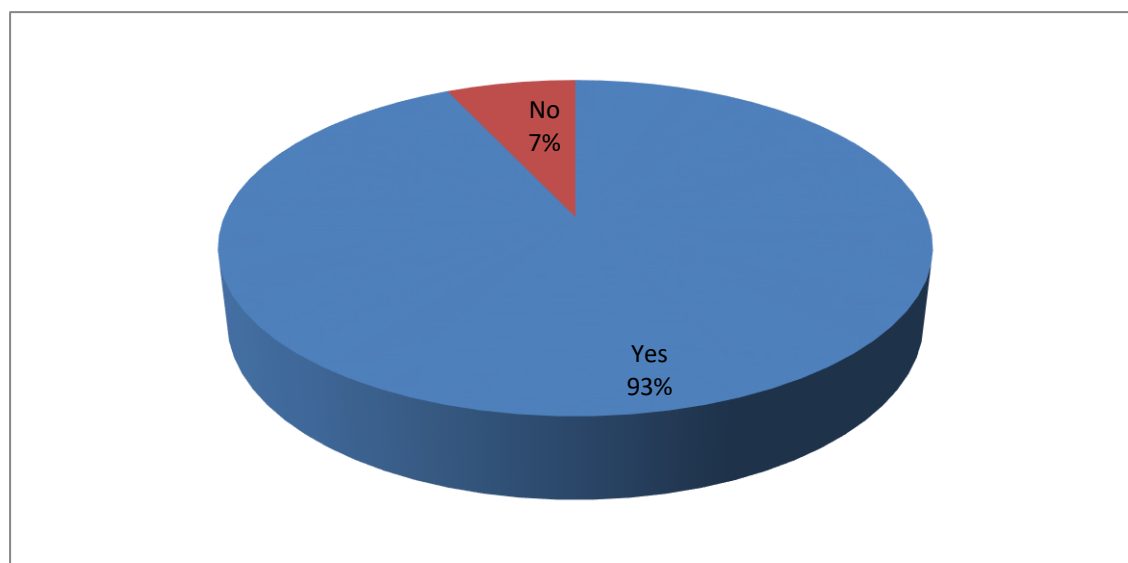
The study sought to establish whether or not access to market information services affect the performance of women run agribusiness in Kirinyaga County. The findings were as follows:

**Table 4.12 Whether Access to Market Information Services affects the Performance of Women Run Agribusiness in Kirinyaga County**

Response	Frequency	Percentage
Yes	80	93
No	6	7
<b>Total</b>	<b>86</b>	<b>100</b>

**Source: Author (2017)**

**Figure 4.12 Whether Access to Market Information Services affects the Performance of Women Run Agribusiness in Kirinyaga County**



**Source: Author (2017)**

Table 4.12 and figure 4.12 shows many (93%) responders agreed that access to market information services affected performance of women run agribusiness. A mere 7% of respondents said that access to market information services does not affect performance of women run agribusiness.

#### **4.2.17 Extent to which Access to Market Information Services affects the Performance of Women Run Agribusiness in Kirinyaga County**

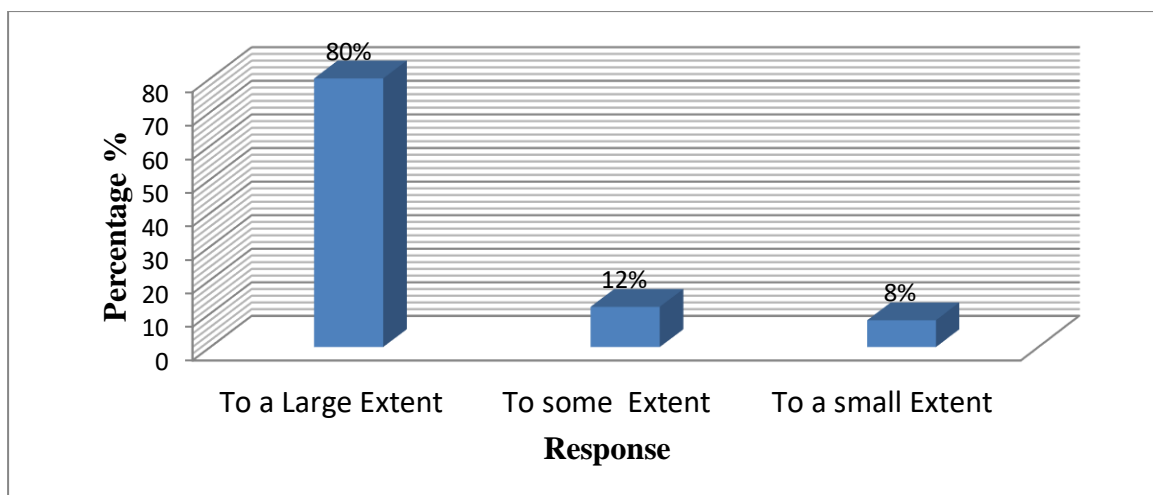
The study established degree to which access to market information services affects the performance of women run agribusiness in Kirinyaga County. The findings were as follows:

**Table 4.13 Extent to which Access to Market Information Services affects the Performance of Women Run Agribusiness in Kirinyaga County**

Response	Frequency	Percentage
To a Large Extent	69	80
To some Extent	10	12
To a small Extent	7	8
<b>Total</b>	<b>86</b>	<b>100</b>

**Source: Author (2017)**

**Figure 4.13 Extents to which Access to Market Information Services affects the Performance of Women Run Agribusiness in Kirinyaga County**



**Source: Author (2017)**

Table 4.13 and figure 4.13 shows that the majority (80%) of respondents agreed to a large extent that access to market information services affects the performance of women run agribusiness, 12% said they agreed to some extent and only 8% indicated that they agreed to a small extent. From the above findings we can conclude that access to market information services is crucial in determining the performance of most agribusinesses run by women in Kirinyaga County.

#### **4.2.18 Rating Significance of Access of Market Information Services on Performance of Women Run Agribusiness in Kirinyaga County**

In this question the researcher sought to establish the significance of access to market information services on the performance of women run agribusiness in Kirinyaga County. The findings are as per the table 4.14 and figure 4.14 below.

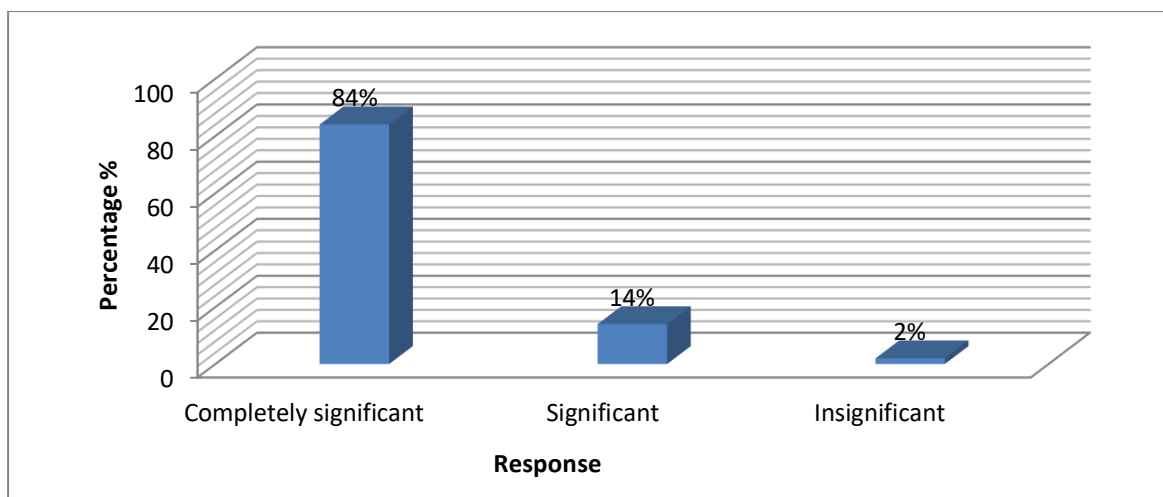
**Table 4.14 Rating Significance of Access of Market Information Services on Performance of Women Run Agribusiness in Kirinyaga County**

Response	Frequency	Percentage
Completely significant	72	84
Significant	12	14
Insignificant	2	2
<b>Total</b>	<b>86</b>	<b>100</b>

**Source: Author (2017)**

**Figure 4.14 Rating Significance of Access of Market Information Services on Performance of Women Run Agribusiness in Kirinyaga County**





**Source: Author (2017)**

Table 4.14 and figure 4.14 shows many (84%) responders rated the significance of access to market information as completely significant, 14% rated it as significant and only 2% rated it as insignificant towards performance of women run agribusiness.

#### **4.2.19 Access to Market Information Services as a Tool for the Economic Empowerment of Women in Agribusiness**

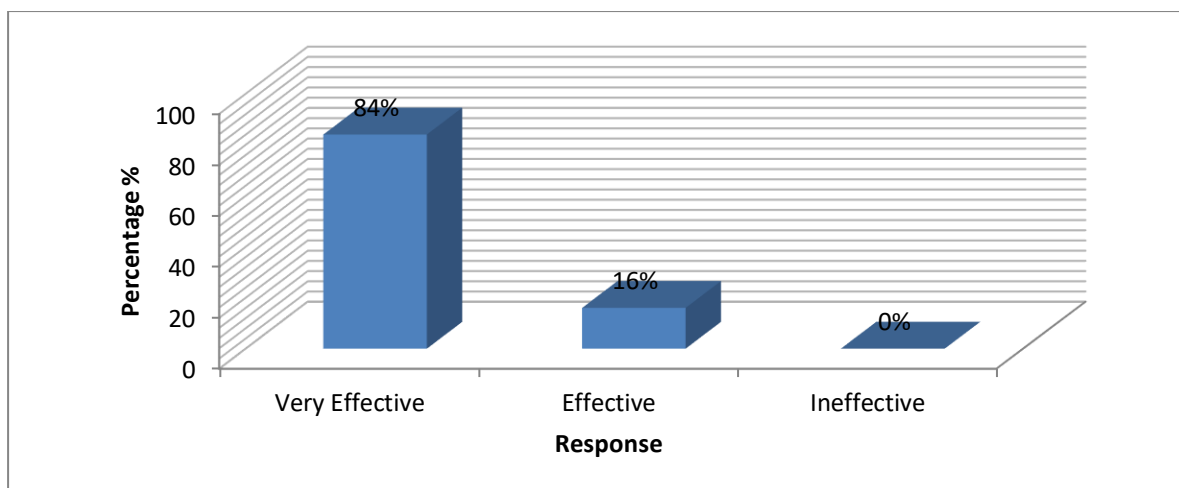
The study sought to establish how effective access to market information services as a tool is on economic empowerment of women in agribusiness. The results were as follows:

**Table 4.15 Access to Market Information Services as a Tool for the Economic Empowerment of Women in Agribusiness**

Response	Frequency	Percentage
Very Effective	72	84
Effective	14	16
Ineffective	0	0
<b>Total</b>	<b>86</b>	<b>100</b>

**Source: Author (2017)**

**Figure 4.15 Access to Market Information Services as a Tool for the Economic Empowerment of Women in Agribusiness**



**Source: Author (2017)**

From table 4.15 and figure 4.15 it can be seen many (84%) responders rated access to market information services as very effective in empowering women economically, while 16% rated it as effective and none of the respondents rated it as ineffective. From the above findings, it can be concluded that access to market information is key in empowering women economically.

#### **4.2.20 Qualitative Analysis**

The qualitative analysis helped the researcher to analyse the open ended questions. This was aimed at getting the opinion of the respondents regarding different factors relating between women economic empowerment programs and performance of their agribusiness. The findings of the study were as presented in this section.

##### **4.2.20.1 Training**

The researcher sought to establish how training had affected women run agribusiness in Kirinyaga County economically. To establish this, the respondents were asked to mention various economic activities they have engaged themselves in as a result of training and skills development they have received. Their response was that, some are involved in preparing their own seedlings using the knowledge acquired through training and even selling them to their neighbours.

##### **4.2.20.2 Access to Quality Farming Inputs**

The researcher sought to establish the various ways in which access to quality farming inputs can be addressed to improve economic empowerment of women run agribusiness in Kirinyaga County. To establish this, the respondents were asked to mention how these inputs can be implemented to bring about economic empowerment. Their response was that, seeds, fertilizers and other chemicals to be distributed on time so that they don't miss on the planting season. They also proposed that machines and farm equipment should be provided to each community.

#### **4.2.20.3 Loan Advancement Programs**

The researcher sought to establish the various ways in which access to quality farming inputs can be improved to enhance further the performance of women run agribusiness in Kirinyaga County. To establish this, the respondents were asked to mention how loans and other financial services can be made available to them to stimulate more economic growth. Their response was that, women farmers to form self-help groups which will assist them in securing loans at lower interest rates. They also proposed and urged banking institution to develop strategies that will lower their interest rates down so as to encourage women farmers to borrow.

#### **4.2.20.4 Access to Market Information Services**

The researcher sought to establish the various ways in which other stakeholders can do to create market awareness for the women so as to empowerment them economically. To establish this, the respondents were asked to mention issues they need addressed in their respective markets so as to gain information. Their response was that, they needed more help with marketing and distribution of their products since they find this to be a major stumbling block towards their economic empowerment.

### **4.3 Summary of Data Analysis**

#### **4.3.1 General Information**

In all 94 questionnaires which were distributed only 86 represented by 91% were completely filled and returned for analysis. 9% of the questionnaires were never returned for analysis and therefore were not analyzed. Majority of the respondents were between 24-29 years which was represented by 44%, followed by 18 -23 years at 22%, 30 -36 years at 19%, 36 -42 years at 9%, 42 years and above were represented by 6%. Majority of the respondents had secondary level of education represented by 43%, 29% had primary level of education, 15% had college level of education, 8% had University level of education while 5% had post-graduate level education. From the analysis majority of the respondents had acquired

secondary education. On number of years worked in organization, majority (43%) of respondents had worked for 5-10 years, 35% have worked for 2-5 years, 17% have worked for less than 2 years and 5% have worked for 10 years and above.

#### **4.3.2 Training**

The majority (97%) of the respondents said that training affects the performance of women run agribusiness while only 3% indicated that training did not affect the performance of women run agribusiness. 84% of respondents rated training as completely significant and 14% rated it as significant in influencing performance of women run agribusiness. 90 % of the respondents said that training was very effective in active as catalysts towards economic empowerment of women. This can be attributed to the fact that the upward mobility of labour largely depends on the level of education and training of individual employees. This means that the more trained a person is the better the chances of promotion in the management ladder.

#### **4.3.3 Access to Quality Farm Inputs**

Majority (98%) of the respondents said that access to quality farm inputs affected performance of women run agribusiness. 69% of the respondents agreed to a very large extent, 29% agreed to some extent that access to quality farm inputs affect the performance of women run agribusiness. The overwhelming majority 93% of the respondents rated the access to quality farm inputs very effective in aiding economic empowerment amongst women run agribusiness within Kirinyaga County.

#### **4.3.4 Loan Advancement**

Review discovered many (99%) responders agreed that loan advancement affects performance of women run agribusiness and 1% said that it did not. 92% agreed to a large extent, 7% agreed to some extent that loan advancement affects performance of women run agribusinesses. 77% of the respondents rated the significance of loan advancement as completely significant while 78% said that loans advancement were very effective in stimulating economic growth among the women run agribusinesses.

#### **4.3.5 Access to Market Information Services**

The study found out that the majority (93%) of the respondents agreed that access to market information services affects performance of women run agribusiness and 7% said that it did not. 92% of the respondents rated the effects of access to markets information services on performance of women run agribusiness to a large extent, 7% rated it to some extent. 84% of the respondents rated the significance of access to market information services as completely significant and 14% rated it as significant. 78% stated that access to market information services were very effective in aiding economic growth among the women run agribusinesses while 16% said it was effective.

## **CHAPTER FIVE**

### **SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS**

#### **5.1 Introduction**

Main objective is establishing relationship between women empowerment programs and performance of their agribusiness in Kenya. To achieve this objective, the study was aimed at establishing the effect of training and skills development, access to quality farm inputs, loan advancement and access to market information services on performance of women run agribusiness. Therefore, chapter shows summary findings from completed research study and conclusions that are considered pertinent to the findings and the recommendations that are considered relevant for this company to adopt.

#### **5.2 Summary of Findings**

Findings summary are presented as per the objectives.

##### **5.2.1 How does Training affect the Performance of Women Run Agribusiness in Kirinyaga County?**

From the research study conducted, it was found that the majority (97%) of the respondents said that training affects the performance of women run agribusiness while only 3% indicated that training does not affect performance of women run agribusiness. Many responders indicated that training need to be given to as many women as possible to improve the women skill and knowledge in related field. Many responders were of the view that training would improve implementation of economic development strategies in the organization and hence improve the performance of women run agribusiness.

##### **5.2.2 How does Access to Quality Farm Inputs affect the Performance of Women Run Agribusiness Kirinyaga County?**

In establishing the effect of access to quality farming inputs on performance of women run agribusinesses, study found out that the majority (98%) of the respondents said that provisions of key farm chemicals and seeds as well as equipment was key in their daily performance of their agribusinesses within Kirinyaga County. This was supported by the overwhelming majority (93%) of the respondents who were of the opinion that access to quality farming inputs was very effective towards the economic empowerment of their agribusinesses.

### **5.2.3 How does Loan Advancement affect the Performance of Women Run Agribusiness Kirinyaga County?**

The study found that 99% of the respondents indicated that loan advancement affected the performance of women run agribusiness in Kirinyaga County. This was supported further by the fact that 77% of the respondents appreciated the significance of loan advancement services and another 78% of the respondents recognised the role of loan advancement programs in empowering women run agribusiness economically within Kirinyaga County.

### **5.2.4 How does the Access to Market Information Services affect the Performance of Women Run Agribusiness Kirinyaga County?**

The study found out that the majority (93%) of the respondents agreed that access to market information services affects performance of women run agribusiness. In regards to significance of access of market information services on performance of women run agribusiness, the study found that 84% of the respondents stated access to market information services as completely significant and 14% rated it as significant. 78% stated that access to market information services were very effective in aiding economic growth among the women run agribusinesses while 16% said it was effective.

## **5.3 Conclusions**

From research discoveries, conclusion is that training affects the performance of women run agribusiness as it brings about enlightenment of women hence they can make calculated decision in investing and management of their agribusiness thereby leading to better performance of their agribusinesses.

It can also be concluded that access to farm inputs is important in determining the performance of women run agribusiness as women farmers are offered well researched quality seeds, fertilisers, chemicals to control pests and other disease. They also access better machines and equipment through such extensive program. This in turn translates to better performance of their agribusiness.

The study further concludes that loan advancement is crucial in enhancing performance of women run agribusiness. When women farmers' access more finances in terms of loans advancement, then they are in better position to increase their capacity to produce more quality produce since loan in itself is a major factor of production.

Finally the study concludes that access to market information services affects performance of women run agribusiness as it was found that majority of the women run agribusiness stated that if only they had pertinent information regarding best farming techniques as well as various ways they can market their produce, then they could have performed better.

## **5.4 Recommendations**

### **5.4.1 Training**

The overwhelming majority of the respondents said that training affected the performance of women run agribusiness. Study therefore recommends that the management of Meru Greens Horticulture Ltd should create a platform in which women can be trained as well as provide supportive climate that open minds to alternative ways of thinking and make them more receptive to change.

### **5.4.2 Access to Quality Farm Inputs**

The study found out that the majority of the respondents agreed that the access to quality farm inputs affected the performance of women run agribusiness. The study therefore recommends that the management of Meru Greens Horticulture Ltd should liaise with research institution, government and other Non-governmental Organisation so that all women farmers irrespective of their location access quality seeds, farm chemicals and equipment to help them in preparing, planting, harvesting and distributing their produce.

### **5.4.3 Loan Advancement**

Review discovered responders agreed that the loan advancement affects performance of women run agribusiness. Review therefore recommends that the management of Meru Green Horticulture Ltd should encourage women in Kirinyaga County to form self-help groups. With self-help groups, majority of the women will be in a position to take loan without collateral along with much greater flexibility for repaying the loan taken.

Financial institutions should work with the county government in implementation of devolution so that women from the grass roots benefit from financial facilities. There are devolved funds in county government which if not followed to provide a system of transparency might be misused thus financial institutions should come with programmes that can ensure the funds are availed to women for economic activities.



#### **5.4.4 Access to Market Information Services**

Access to market information services was found to be a major factor that affects performance of women run agribusiness. The study therefore recommends that the management of Meru Green Horticulture Ltd should create awareness among women farmers on the importance of technology as a means of accessing key market information services related to their agribusinesses.

#### **5.5 Suggestions for Further Study**

The research suggests that, the same research be conducted in other Counties and additional variables should be used to carry out the research to ensure comprehensive findings. The researcher should use independent variable such as culture among others.

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**APPENDIX 1**  
**LETTER OF INTRODUCTION**

Gerald Muthomi  
geraldmuthomi@yahoo.com

**BML/8/00184/2/2014**

Tel: 0722783045

12<sup>th</sup> September 2017

Dear Sir/Madam,

**RE: SUPPORT ON RESEARCH PROJECT.**

I am an undergraduate student at the Management University of Africa. As part of the requirement for the award of the degree of Bachelor of Arts in Business Administration, I'm undertaking a research on examining the relationship between women empowerment programs and performance of their agribusiness in Kenya: (A Case Study Of Meru Greens Horticulture Ltd in Kirinyaga County).

In this regard, I'm kindly requesting for your support in terms of time, and by responding to the attached questionnaire. Your accuracy and candid response will be critical in ensuring that the objective of the research is achieved. All information received will be treated with strict confidence.

Thank you for your valuable time on this.

Yours faithfully,

Gerald Muthomi

APPENDIX II  
QUESTIONNAIRE

**Relationship between Women Empowerment Programs and Performance of Their Agribusiness in Kenya**

The following questionnaire is anonymous and any information provided herein will be for RESEARCH PURPOSES ONLY and will be treated with utmost CONFIDENTIALITY.

Please tick as appropriate by marking (✓)

**SECTION: A GENERAL INFORMATION**

1. Age bracket in complete years

- |               |     |
|---------------|-----|
| Between 18-23 | [ ] |
| Between 24-29 | [ ] |
| Between 30-35 | [ ] |
| Between 36-41 | [ ] |
| Above 41      | [ ] |

2. What is your highest level of education

- |                     |     |
|---------------------|-----|
| Primary school      | [ ] |
| Secondary graduate  | [ ] |
| College graduate    | [ ] |
| University graduate | [ ] |
| Post-graduate       | [ ] |

3. For how long have you worked in the organization?

- |                   |     |
|-------------------|-----|
| Less than 2 years | [ ] |
| 2-5 years         | [ ] |
| 5-10 years        | [ ] |
| Above 10 years    | [ ] |

**SECTION: B. SKILLS DEVELOPMENT AND TRAINING**

4. Does training affect performance of women run agribusiness in Kirinyaga County?

- |     |     |
|-----|-----|
| Yes | [ ] |
| No  | [ ] |

5. How would you rate the effects of training on performance of women run agribusiness in Kirinyaga County?

Completely significant [ ]

Significant [ ]

Not sure [ ]

6. How effective is training as a tool on the economic empowerment of women in agribusiness?

Very effective [ ]

Effective [ ]

Ineffective [ ]

7. Please elaborate how training has affected women run agribusiness in Kirinyaga County economically?

.....  
.....

### **SECTION C: ACCESS TO QUALITY FARM INPUTS**

8. Does access to quality farming inputs provided to Women in guided horticulture production affect performance of women run agribusiness in Kirinyaga County?

Yes [ ]

No [ ]

9. If yes, to what extent do you agree that access to quality farming inputs affects the performance of women run agribusiness in Kirinyaga County?

To a very large extent [ ]

To some extent [ ]

To a small extent [ ]

To a very small extent [ ]

10. If yes, how effective is access to quality farming inputs as a tool on the economic empowerment of women in agribusiness?

Very effective [ ]

Effective [ ]

Ineffective [ ]

11. In what ways can the access to quality farming inputs be addressed to improve the economic empowerment of women run agribusiness in Kirinyaga County?

.....  
.....

#### **SECTION D: LOANS ADVANCEMENT**

12. Does loans advancement to support women in production affect performance of women run agribusiness in Kirinyaga County?

Yes [ ]

No [ ]

13. If yes, to what extent do you agree that loans advancement to support Women in production affect performance of women run agribusiness in Kirinyaga County?

To a large extent [ ]

To some extent [ ]

To a small extent [ ]

14. How would you rate the significance of loans advancement to support Women in production on performance of women run agribusiness in Kirinyaga County?

Completely significant [ ]

Significant [ ]

Insignificant [ ]

15. How effective is access to loans advancement as a tool in promoting the economic empowerment of women run agribusiness?

Very effective [ ]

Effective [ ]

Ineffective [ ]

16. Please explain how loan advancement programs can be improved to enhance further the performance of women run agribusiness in Kirinyaga County?

.....  
.....

#### **SECTION E: ACCESS TO MARKET INFORMATION SERVICES**

17. Does access to market information services affect the performance of women run agribusiness in Kirinyaga County?

Yes [ ]

No [ ]

18. If yes, to what extent do you agree that access to market information services affect the performance of women run agribusiness in Kirinyaga County?

To a large extent [ ]

To some extent [ ]

To a small extent [ ]

19. How would you rate the significance of access to market information services on the performance of women run agribusiness in Kirinyaga County?

Completely significant [ ]

Significant [ ]

Insignificant [ ]

20. How effective is access to market information services as a tool in promoting the economic empowerment of women run agribusiness in Kirinyaga County?

Very effective [ ]

Effective [ ]

Ineffective [ ]

21. In what ways can the government legislation be improved to enhance the empowerment of women in the organization? .....

.....

**Thanks for Your Cooperation**



**APPENDIX III**  
**RESEARCH PLAN 2017**

<b>DUTY /MONTH</b>	<b>August</b>	<b>September</b>	<b>October</b>
<b>Topic selection</b>			
<b>Discussion</b>			
<b>Project Writing</b>			
<b>Presentation of project</b>			
<b>Data collection</b>			
<b>Data Analysis</b>			
<b>Final Report Writing</b>			